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YEAR BOOK OF AGRICULTURAL  
CO-OPERATION IN THE BRITISH EMPIRE  
(1929)

# THE HORACE PLUNKETT FOUNDATION

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# Year Book of Agricultural Co-operation in the British Empire, 1929

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**YEAR BOOK OF AGRICULTURAL  
CO-OPERATION  
(1929)**





# A REPORT ON AGRICULTURAL BUSINESS IN CEYLON, AUSTRALIA, TASMANIA, NEW ZEALAND AND CANADA

BY  
KARL WALTER

IN writing this Report it will be my steady purpose to avoid reduplicating for any chance reader the boredom which was only relieved when I decided to devote my steamer trunk to the reception of the mass of facts and figures relating to the many scores of agricultural business organisations observed in different parts of the Empire in the course of a world tour. These are all now safely deposited and classified and ticketed in the Co-operative Reference Library, whose staff will be able to cope with any rush of unsatisfied readers hungering for such fare. I shall instead try to reproduce the fascination of the changing business scene as I passed from the village meetings of Ceylon to the great co-operative institutions of Australia, the dairies and orchards of New Zealand, the wheat elevators of Canada. I shall try to reproduce the constant interest I found in noting how each form of business organisation seemed to be influencing the life of its rural members, and how there seemed to be a general principle of social organisation at the root of all the most enduring and successful institutions—in fact, a morphology rather than an analysis of agricultural business. But, as this will involve a certain amount of rather discursive and descriptive matter, it may be well to take pains to prepare the reader to accept its relevance.

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In the first place, some reasons for treating agricultural business as different from other business, as something more than business. City business makes its own conditions; it exists only between its own arbitrary hours. City people lead double lives; their business life is the same in London, Colombo, Sydney, Wellington, Winnipeg or New York; their social life independently varies with local conditions. But in the country there is so much confusion between the two sides of the double life we all like to lead that life is almost wholesome; local conditions vastly affect both sides of it; a common cycle unites them; local conditions of geography and climate rule not only the work on the land but country business and pleasure alike.

These are what give greater variety to the character of country business organisation than to that of the cities; any sight of the Australian, New Zealand or Canadian landscape is of more business significance than the view from the dome of St. Paul's or the top of the Woolworth Building. But, besides these generalities, there is a particular difference between city and country business which accounts for the influential quality of the latter upon those concerned in it. City people escape from the influence of the competitive character of their business by their opportunity to lead double lives; socially, on the whole, they cultivate the co-operative spirit, content to ignore the state of a neighbour's bank account. But in the country every neighbour can spy out the nakedness or wealth of the land; if business is competitive it is my wheat against your wheat, my farm against your farm, my home against your home, everybody's money on the table; leading in the past to my castle against your castle, my kingdom against your kingdom, and on through various social disguises to the fine patriotism of war. This is the wholesomeness of country life; the farmer, the fruit-grower or pastoralist cannot escape the influence of the character of his business. Where he

conducts his business competitively, his social life is affected, beyond that of city people, by the competitive spirit, as well as suffering the inherent handicaps of rural intercourse; where he conducts it co-operatively, my observations show that his social life is coloured by the co-operative spirit, and that the handicaps are very largely compensated by it.

Thus, in each country visited, there are two points of observation: one, the influence of environment upon organisation; the other, the influence of organisation upon the people. I want to make it clear that, although co-operation may come into the foreground of each picture, co-operation is not the point of view, that there is no single point of view, but a series of double points. Take, for example, this outlook from my window where I am writing in the Surrey hills. From the co-operative point of view, it is a desert. The bare crest of the North Downs, where the Pilgrims rode, rising above little wooded valleys and gentle hillsides with patches of hay and pasture, and a few fields already yellow with wheat; pleasure estates with big houses; many converted and a few still active farm houses; dozens of little cottages recently planted each in its own field; and a sentinel line of pine trees on the extensive common land of the hilltops where the early Britons took refuge in their camps. Such a jumbled environment has its counterpart in a quite chaotic state of agricultural business. The dairy farmers sell their milk against each other here and there, loading their books with bad debts in competitive effort, all their rounds extravagantly overlapping. The poultry farmers fling their eggs and birds at any mark that looks like a market. That is the economic point of observation. The other one discovers the social effect of this state of business: resentment against each other for cutting prices, for giving too much credit, and so on; business jealousy feeding social jealousy; common social life made impossible; those who are doing their

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best to feed us taking no place of their own in the social hierarchy, but either risking their social necks or remaining humble outcasts dependent for their pleasure in life upon what we mercifully thrust upon them through Women's Institutes and Musical Clubs and other salvation armies.

But before leaving England, and lest the above should be taken as typically English and the English reader be tempted to say, as I have heard said by people of their own country, in every part of the world, that "our farmers are too individualistic to combine," I may mention another English district, in the Midlands, where natural conditions enabled sound leadership by agricultural labourers and weavers to establish co-operative business; the social effect of it is sufficiently illustrated by the fact that the producers, as a class, are dominant to the point of owning their village, are lords of the manor, and hold the gift of the church living.

#### CEYLON

And so to Ceylon; first a sharp ridge of distant mountains in the dawn; then palm-girt shores, pale grey in the pervading opalescent blue; then a choppy harbour sea and a distracting procession of lithe brown figures in wisps of clothing on a long, dusty road. The most advertised agricultural business of the island, tea, need not keep us too long on its shadeless hillsides, when the jungle and palm trees and villages are so much more inviting. The tea-planters did their business in competition with each other through agents; now nearly all of them have lost their plantations and are working as managers for their agents. As they imported a cast-iron social system from England, specially guaranteed to withstand local influences, it is doubtful whether it would have been other than the very hospitable and friendly, but rather limited and narrow thing it is, even if they

had retained control of their own business by combining co-operatively. In any case they are, in number, insignificant, and even their employment of coolies makes a comparatively negligible inroad upon the normal village life of the island.

Village life is the only thing that really matters in Ceylon. Colombo and its exports, its hotels and clubs, its watertight social sets, its Queen's House and Government Offices, its seething native market and thronged streets, all these vanish from your mind with the tea plantations, by the time you have driven through a hundred miles of jungle and a few dozen villages. One would have to go back to the London of Pepys and English country life in his time for any English approximation to the economic balance between town and country in Ceylon, and still not quite grasp the comparative amount of wealth, actual and potential, the human energy exercised and latent, in the villages of Ceylon. In the dozen or so of them in three provinces with which I was able to get some personal acquaintance, thanks to the kind and enthusiastic civil servants who were my hosts, a large majority were peasant cultivators making anything from fifty to five hundreds pounds a year out of their cocoanuts, cinnamon, rice, rubber, or a combination of these cash crops. The average is nearer the low figure, but one man who in appearance did not differ from his fellows, admitted, on being questioned by me in open meeting, that he had made a profit of three times the larger amount on his coconut plantation in the past year. There were always some tenant cultivators, but few, if any, entirely landless people; no such benighted class as our agricultural labourers. And in each village one or two traders, moneylenders, as much the economic, as the headmen are the political, masters of the place, accustomed to doing all its agricultural business on their own terms, and holding up the productive development of the country quite profitably and effectively. Mainly on this account,

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some years ago the Director of Agriculture initiated the formation of co-operative credit societies. The movement grew rapidly beyond his capacity to guide and develop it on sound lines; he obtained the appointment of a specially qualified officer to look after it; in his turn he was swamped by the readiness with which the people were willing to pledge their whole possessions to a society in order to escape the usurious club of the Afghan.

That is the simple but sweeping basis of the unlimited liability credit society, the Raiffeisen type, tried in many countries with varying results, but most extensively and successfully in India. Each member being liable to the society for the whole of his personal assets makes the credit of the society equal to the joint wealth of its members, an ingenious device for giving a community the potential strength of Communism, without mobilisation and without setting up a horrid Communist state. As I had been invited by the Governor to see what I could of the movement in a short time, and report on certain alternative possibilities of development, one of the first things to discover was whether this form of association actually responded to the natural conditions of the people and was understood by them. I was enabled to get a considerable amount of direct information and impressions regarding this and other aspects of the movement at several general meetings of societies. Some of them had been specially summoned, and took on the air of village festival, with an erection of bleached palm leaves in a triumphal arch, under which to be received by the headman; but in every case they were conducted according to rule, minutes read, business reported, votes taken, then visitors introduced, speeches, questions, vote of thanks. They were held in the local school house, a low-walled enclosure with tiled roof on pillars, open on all sides to the palms and jungle trees around the clearing. The membership atten-

dance varied from 75 to 150, men and a few women, while other villagers watched keenly over the walls, chin on arms.

At each meeting I put questions designed to find out whether this very comprehensive form of association was natural to the members and its implications understood by them. The questions were put not only to the officers and committee of the societies, but to the least clad members. It became quite clear that unlimited liability came far more easily and naturally to them than any limited variation would have done. Every reply showed understanding, however picturesquely it might be conveyed in variations of what we intellectual Westerners find so easy to put into words and so difficult to put into life; each for all and all for each. So I was able to tell the Governor that village life in his island was finding its natural development in associations of potential Communism, which also conveyed to him, as intended, a danger which had become clear to me through other questioning—namely, the inclination which you can expect to find in any officially promoted movement, to lean too heavily on the state, and so tend to become State Communism; downright Bolshevism, instead of voluntary or Anarchist Communism, to give it its frightful but rightful philosophic title.

Well, this awful dilemma of course had to be dealt with, and I hope the responsible person is writing in the jungle now to tell what has been done,<sup>1</sup> while all I need tell the Surrey hills is that a scheme was devised for leading the movement away from state-promotion, state-aid, state-responsibility, and state-politics, and putting it on its own beautiful feet. I would only add, in this connection, a word of praise wrung from me by my first acquaintance with British Crown Colony government. Everyone I met quite transparently had the welfare of the people truly at heart. A paternalistic government, from whom, however,

<sup>1</sup> See special article on the progress of the movement in Ceylon.



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it was quite time to begin to separate the child, unless it was intended to make it heir.

Heir, in wealth, the co-operative movement in Ceylon may well become. And in social influence. Membership of a society is a new distinction which promises to overtake in importance those of caste, the materially beneficial having some advantages over the traditional. An unlimited liability society has to be careful about its membership; a membership book is a voucher of good character and reliability. No more need be said about the influence of this form of association; just keep in mind the picture of a general meeting in the open school house, with all the affairs of all the members open to discussion. It would not be so difficult, I think, to get full village meetings in this green and pleasant land, if Farmer Brown or any other member were likely to have to state just what he did with his last loan, what his exact income was, how much he had on deposit with the society and how much elsewhere, who owed him money and to whom he was debtor, and any or every detail of his buying and selling; for of course the members of these credit societies do not stop at borrowings and lendings, but gradually devise ways of doing all their business co-operatively.

### AUSTRALIA

In the still juvenile civilisation of the Commonwealth of Australia, one should not expect to find community life in any such advanced stages as in the villages of Ceylon. The surprising thing is that one does find extremely interesting examples of co-operation, some flourishing, others merely embedded in the soil of extreme competitive business. Part of the fascination of Australia is that it provides some of the biggest gambles ever known in agricultural and pastoral life. It is a country of ex-

tremes; or rather, it is a continent of several countries that are diverse in their excellencies and extreme in all things. There are separate wheat pools and diverse co-operative movements, very varied in character, in each state; but although there is an all-Australia co-operative marketing federation, there is no Australian co-operative movement. With a logicity that is almost absurd, you find two extreme and opposite forms of co-operative organisation developing in the extreme and opposite ends of the continent. In between, scattered along the edges of the continent, you get every imaginable form of business association in an almost inextricable confusion of competitive and co-operative principles, and the best and the worst of every variety.

Wool is the only commodity that is handled on a system that is comprehensively national in character. The wool sales are an example of the best that can be done for competitive business. There are no better organised or more honestly and equitably managed auctions in the world; every agent takes his turn and every grower gets an even chance to sell or hold. Commissions are reduced to a common level—to a level which is kept so low that the pastoralist is satisfied, but not low enough to make it too plain to him that the agents (who also lend him money and do a great many other paying jobs for him) have any other interest in the wool. Yet the pastoralist is drifting into much the same situation as the tea-planter in Ceylon, and is even less likely to get out of it, because he is only waiting for a bonzo year to clean up and retire to the city with, he anticipates, such wealth that it is not worth troubling to reckon up whether the agents are meanwhile making 17 or 20 per cent. out of him in commissions, interest, profits and charges. The pastoralist who is out to make a fortune rather than a home—the name he gives it, station, is expressive of its transitory nature—needs a backer, and finds him

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in one or the other of eleven great agencies whose capital resources are spread over so many numbers on the Australian table that they can safely afford to enable him to take the odds of drought and flood against his particular number. The character of the system is determined by these natural conditions; even the one agency which is co-operative in name as in character is little different from the rest. The stations are everywhere dependents. On the other hand, the agencies perpetuate, fortunately for Australia, the competitive enterprise of the man who will gamble for a fortune by going out back and developing new territory, or at any rate testing its possibilities of development.

It is useless to say dogmatically, as I often heard it said, that the pastoralist ought to co-operate. How can he stake himself? Short of a monster co-operative insurance scheme (with deferred premiums heavy enough to reduce his enterprise to a sober investment) there does not seem to be any hope of a corporate and more stable independent existence for the producers of Australia's premier commodity. One heard also occasional demands for the revival of B.A.W.R.A., the unified national sales system so successfully adopted in the war; but even if that system were carried out to its logical conclusion, and all the agencies united in a single national trust, the pastoralist would be no better off unless he controlled it himself, each for all and all for each, and he is as likely to do that as he is to buy out the shareholders of the agencies or to rise to the unlimited liability civilisation level of the Cingalese villager. One must not be impatient with the pastoralist; the herdsman is only one jump ahead of the huntsman, and a long one behind the agriculturist.

## “ W.A.”

As wool is the only commodity which passes through a system of a distinctive nation-wide character, any further comment on Australian farm business as a whole must follow upon consideration of the widely different forms it takes in the several states. Had I realised before going there that this would be the case, I should have wanted to give to each state the time and attention I had been prepared to give to Australia. As it is, only certain outstanding characters of each could be observed.

Wheat is the prize commodity of Western Australia, and it owes a large slice of its present development to a peculiar circumstance, an inheritance from the goldfields. Coolgardie is a roofless, ruined town; the “ Golden Mile ” of Kalgoorlie is reduced to working over again the dumps out of which its early reputation was extracted; but the great pipe-line, which brought water 375 miles to the fortune-hunters through its eight pumping stations, now serves a wide tract of land where the rainfall is sufficient for wheat-growing, though not for the domestic needs of the wheat-grower. Thus this great aqueduct, that looks like a half-buried sewer, but would surely have delighted the practical old Romans, still contributes to a golden harvest. Possibly this common instrument of life, as well as the homogeneous character of the culture, has something to do with the ease with which the farmers combine for business purposes. Not that combination is by any means limited to the pipe-line section; the whole of the fertile south of this immense state is dotted with co-operative centres. Above all, credit must be given to the leadership which recognised the opportunities of the situation and was wise enough to encourage this dotting of the map with autonomous societies instead of falling into the trap of a too facile centralisation. The

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result of this policy is that co-operative business here is not simply dragged along by the strong arms of one or two energetic and capable business men, as is the case in some other Australian states, but has its own impetus, is truly a movement.

Now, whereas some of the centralised co-operative institutions I saw elsewhere may be likened to balloons of which every farmer shareholder holds his single independent string, taut or slack as his moods and opportunities incline him, Westralian Farmers Limited, the wholesale centre of this network of co-operative businesses, rests upon a groundwork of solid pillars whose masonry is the membership of the local societies. Through these societies, or co-operative companies, the central house supplies their members with everything they require for the farm, and markets their produce. The procedure of the wise men of Perth in fostering their business throughout the state is not original; they establish agencies wherever sufficient business opportunity offers; but then comes the originality, the touch of genius which makes a movement of a business. As soon as the agency is well established, it is handed over to a local committee and converted into an autonomous society. For all business purposes the new unit retains the virtues of a local branch of the wholesale society, without overhead charges on the wholesale, and it acquires, in addition, the valuable asset of a keen local interest in seeing that it is well managed and prospers. Its members know each other; they are drawn together by a common interest in "better business." Theoretically, this in turn should flow outward in developing the sense and practice of "better living." There are no social barriers to be broken down in "W.A.," though such things do grow apace in rising agricultural democracies, as Middle Western Americans know; but it is foreseeable that the strong democracy of "W.A." (in spite also of its closeness of feeling with England—many days closer than the rest of Australia) will develop a homo-

geneous character of its own, with a social as well as business co-operative spirit.

Just one example of how this wisely developed business system does make for an extension of community interest. The wheat-fields of the state have an ideal winter climate; but their rainless summers are kinder to the growing than to the grower of wheat. The forest, orchard and dairy country of the extreme south-west has a perfect summer; but it is sometimes too conscious of its proximity to the South Pole in winter. For the children of the wheat districts there is an excess of sun in summer; for those of the south-west an insufficiency in winter. So the co-operative societies in these two areas arrange an exchange of hospitality: winter holidays for the south-westerners, summer holidays for the children of the golden plains, hundreds of them. And the Westralian Farmers Limited, as with goods, so with the children, manages the wholesale part of the business in Perth as collecting and distributing centre for the societies, or at any rate plays the wholesale host, for I believe the responsibility for this particularly lively bit of co-operative movement rests with the Federation,<sup>1</sup> a separate organisation of the societies, further mark and guarantee of their administrative autonomy.

I am not going into the details of the multifarious business conducted by the Westralian Farmers; those who cannot pick up the daily broadcast of them from the Perth station (run by these same co-operative statesmen) will find them in the files of the *W.F.L. Gazette* and other records in the Library of the Foundation. The wheat-marketing plan of the Westralian Farmers is distinctive in two respects. For one thing, the pool is financed wholly with co-operative capital, provided by the (English) Co-operative Wholesale Society on better terms than

<sup>1</sup> For details of the organisation and purposes of the Co-operative Federation of Western Australia, see special article

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they could obtain in Australia, though when a similar arrangement was concluded with the South Australian pool directors, the Australian Commonwealth Bank rose to the occasion to save them from having recourse to "foreign" capital. And the terms on which the pool continues to be financed are beneficial also to the English co-operative consumer, if one may suppose, as is not unreasonable, that this direct connection with the wheat-grower had something to do with an item I read on the main news page of *The Times* today, that the Royal Arsenal Co-operative Society, which feeds the gross of London's South-East population, and is one of the largest customers of the C.W.S., reduced the price of its loaf to eightpence while all the other London bakers could only go down to eightpence-halfpenny. Further, one may presume that this instance of co-operative hands-across-the-sea is not unconnected with the character of Westralian co-operative organisation; the cautious bankers of the C.W.S. would take into account that they are dealing with men who have behind them a business as soundly organised, in the co-operative sense, as their own.

The other distinctive feature of the Westralian wheat plan is that the pool is conducted entirely on a voluntary basis. The growers do not sign any contract for delivery; all they do is to notify the pool management what amount they intend to deliver. This practice is praiseworthy only where it is possible, and while it is possible; it is difficult to tell whether it is made possible partly by lack of competition or wholly by a co-operative spirit which renders contracts unnecessary. That this doubt is felt by the Westralian Farmers themselves is indicated by the safety device which they have adopted to offset the outside competition; they undertake to receive wheat also on consignment—to be held by them for sale at the discretion of the grower. This wheat also may find its way eventually to the pool, though if outside buyers offer a better price, they can have it. The small pro-

portion of wheat consigned under this plan shows that the growers as a whole prefer to accept the equalised pool price rather than take their own chances. Between these alternative channels, 85 per cent.<sup>1</sup> of the last crop was marketed by the Westralian Farmers, four commercial agencies handling the balance between them.<sup>2</sup>

#### SOUTH AUSTRALIA

But now to the other Australia, by the transcontinental railway across the desert, to get an idea of what is meant by that separatist designation. For though there are many states, each fertile in individual character, there are only two Australias. "W.A." is one of them; it is in every human way except touristically and epistolarily as far from the other Australia as New Zealand is. Owing to the several changes of gauge between Perth and Adelaide, the railway, with its two or three trains a week, is of little commercial use; practically the only goods it carries are the mails; and because it is such an entertaining journey, all its passengers take on the air of tourists. You leave Perth in the evening and are using each other's Christian names before you are well past the goldfields and into the desert the next day. You pass another long, treeless, but festively co-operative day of unchanging horizon, varied with competitive shower-baths and a piano played in wild competition with the train accompaniment; and on the following day you are going through a hilly part of South Australia, which may or may not be desert, according to the luck of the weather. When I saw it, the only visible

<sup>1</sup> For a description of the development and present state of the movement in Western Australia, see Appendix B.

<sup>2</sup> "The Pool was again well supported, receiving over 50 per cent. of the State's marketable crop. Farmers continue to appreciate the Warehousing Scheme, and 3,661,000 bushels were disposed of by this means."—From the "*Annual Report (July, 1928) of the Westralian Farmers Limited.*"



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signs of animal or vegetable life were the big trees growing in the beds of the vanished rivers; whirlwinds of dust twirled their dark columns across what in years not drought-stricken are rich pastures and cornfields. The rainfall in that same district is more than twice that of the Western wheat-fields, but the latter get their eight or ten inches regularly and in season, while these parts will take as much in a week and then go dry. I had occasion to pass twice within ten days through one of these drought-stricken sections; the first time the plains and hillsides were parched to the point of disintegration into brown dust; the second time they were green as an English lawn.

These are not conditions conducive to settled types of co-operative business. Nor are they, be it said, characteristic of South Australia, but only of the inland areas of this other Australia. More characteristic of South Australia are the marvellous fruit districts within a few hours' journey of Adelaide itself, dainty and beautifully planned city that would win your heart with its Victorian charm if you had not given it to the natural beauty and youth of Perth. The orchards of those southern districts are exquisite studies of horticulture—weedless, and every line of trees—every tree—every branch—in perfect symmetry; when I was there, too, the fruit itself hung on the trees as if by design of a symmetrical-minded painter with a tireless brush and an inexhaustible palette of pure pinks and blushing reds and apricots. And, all within this few hours' radius of the city, you find also hills where the pasture never fails the sheep, valleys where apples and pears grow comparable with the most delicious stone fruit I have ever eaten, and seaboard plains where every year the wheat gives a new record of yield per acre.

The enterprise and devotion of the one or two men who built up the South Australian Farmers' Union, this state's co-operative equivalent of the Westralian Farmers, merits praise and admira-

tion. It boasts a membership of 15,000 in a farmer population of 20,000. Its headquarters is a hive of farm business activity and a department store rolled into one. Yet it is a city business; its ventures are determined more by its city backers and directors than by its rural membership; consequently its credit is apt to be used for such new extensions as seem attractive to the departmental rather than co-operative mind, and its profits to be mortgaged to losses on those extensions, which have been heavy, and in one instance almost disastrous. The cause of these setbacks was no doubt partly due to bad seasons, but largely, one may presume, to errors in judgment. Can these errors again be traced to the character itself of the organisation? For there must be something wrong with the machinery, when an association comprising 75 per cent. of all possible customers makes such errors in judgment of their service demands. In effect, one finds that the Union is one of those organisations that are so highly centralised as to have almost lost their co-operative character and with it the security which a thorough application of co-operative principles should give. Its members, with their limited liability shares, have no such comprehensive community of interests as those of a Ceylon society—that is not to be expected in the conditions which produced the Union; but neither have they the direct and personal interest in the conduct of their business which is provided by local autonomy in the Westralian system; in fact, they are not co-operators but merely shareholders; and customers only by occasion.

There are a few other co-operative activities in the state, but roughly it may be said that the co-operative movement in "South Aus." has crystallised in the Union, and it is not surprising to find a minority opinion complaining that this crystallisation stands in the way of co-operative development. If that is so, at least there is no reason why it should indefinitely

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continue to do so. The promotion of local autonomous societies or companies would set the movement going again; at the same time it would relieve the central tension and give a better guarantee of continued prosperity for the Union through bad years than it has at present. The directors might begin with an enquiry among the members as to the desirability of local centres, such as was recently made among the also over-centralised cotton and tobacco associations in the United States, and gave a vote of twelve to one in favour of "locals."

Early conditions of the state did not favour a regional development of farm business; but now that each district is settling down to expand the production for which it is best fitted, a business system complementary to the local centres for technical development which the state has instituted in the branches of the Agricultural Bureau of the Department is possible. This is realised in the more closely settled districts devoted to fruit. Co-operative business is being developed now as a federation of regional units. From them the rest of the state may learn a lesson in economic and social development which will save it from the feeling of being, in contrast with the quite self-appreciative swan state of the west, the ugly duckling of the Australian brood. Technically, it is not a backward state; Roseworthy College and the Waite Institute have deservedly high reputations respectively for their agricultural education and research; and one of the most systematic and continuous records of farm costing in the world is carried on by the State Department. But in Adelaide one gets an impression of finality, of crystallisation in its business and in its cultural life, which may come partly from the fact that the city itself as it stands today is the crystallisation of an idea contemporary with the pictures in its Art Gallery—some very fine ones, the portrait of Tennyson by Watts, for example. It is also a true reflection of the comparative lack

of coherent business and social life in the rest of the state, to judge by the few smaller towns I was able to visit. One would have to spend more time with them to pretend to know them, but I can only put on record that in talking with South Australian farmers and orchardists I got an impression of considerably less vitality in their rural life than in the west; and I put these impressions alongside of the observed facts of agricultural business organisation—the absence of regional co-operative centres in the one, and the stimulating presence of them in the other.

#### VICTORIA

In Victoria I did not get any such easy comparisons and generalisations; for one thing, Melbourne is still so much the centre of Australian affairs in the Parliamentary recess, in spite of the provision that two Ministers must always remain in exile in Canberra, that I found I had no time, as in the other states, to make extensive excursions into the different agricultural districts. The coincidence of Christmas holidays and midsummer also added to the difficulties of mobilisation. However, I travelled to Melbourne in the company of the most respected trainer and the most popular jockey in Australia, and not unprofitably attended the New Year's meeting at the famous Flemington racecourse; so I learned about Australia from them, learned to admire in connection with this rural business the Australian capacity for the organisation of orderly betting, and noted its closer approximation than is our English scramble for odds and winnings, to co-operative principles, not only in the mathematically mutual totalisator, but in the guarantee the management gives for the operations of the bookmakers.

One may dislike gambling as much as tariffs and subsidies but this is the place to say that one cannot help admiring the way

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they do these things in Australia ; and I think there is an interesting relation between them. The basic rural life of the country is so much of an uncontrollable gamble that it has this influence on Australian character, that on the one hand you get a high development of the gambling spirit where it can most entertainingly function, and, on the other, an effort to eliminate gambling in those industries whose conditions can be controlled. These controllable industries they call secondary industries; the factory population of Australia is about 450,000, roughly one-fourteenth of the whole; but their influence upon the agricultural and the general economy of the country is by no means secondary. The tariffs, which reduce the gambling element in them, and in some cases entirely eliminate it, raise the cost of living; wages boards have to keep a constant eye upon the possibility of maintaining the high standard of living which has been established; rising wages increase the cost of production of agricultural commodities; a point is reached where export subsidies are needed to enable them to sell at a competitive price in the world market.

The exploration of one of these subsidies of agricultural produce led me to a view of Australia as an economic island, or two islands surrounded by an economic reef. There is no export subsidy on wheat and wool; but it may be only a matter of time until they also require compensation; for Australia progresses on a rising spiral, whose height is the measure of her economic isolation, manufacturers, wage-earners and exporters each putting their shoulders to the wheel as the indicator of economic necessity comes round to their side. It sounds dangerous, but it works. The test to destruction, as the engineers call it, would soon be reached in a country like England, or indeed in any other country; for even Russia has not the resources of Australia, which could, in fact, carry on in complete isolation. All the produce of temperate and tropical climes is at hand, a sufficiency of coal, iron

and other minerals, and everything from the coarsest fish to the finest pearls of the ocean. Australians today import millions of pounds' worth of goods they could just as well grow or make at home; there is not a material necessity or luxury for which they lack the soil or the raw material. The boast which a premier of one of the states made to me, that if he were dictator of Australia, he would clap on a tariff that would keep out all imports and an immigration test that would keep Australia for the Australians ("We can breed better than you can send us") may be politically fantastic and culturally barbarian (though one would like to see the culture of their own it would force them in time to evolve), but, economically, it is not only conceivable, it is the goal in sight of their present economic policy; and if they keep their heads until they get used to the dizzy heights of the spiral, I don't see why they shouldn't reach it quite safely—now that war is outlawed. The only overseas trade really necessary for them is to pay the interest in foreign borrowed capital, which they can do with wheat and wool alone; as for future loans, they could for some time, until sufficient savings accumulate, draw upon the unproductive capital now tied up in gambling.

This may appear to be wandering from the subject; but that is what happened to me in Melbourne. I ran into the petty spiral of tariffs, wages and subsidies there, looking into the butter export business conducted by the Australian Producers' Co-operative Federation, of which organisation more later. Butter, because so much imported machinery and paid labour go to its production, feels the effect of the ascending spiral more than any other agricultural commodity. The ingenuity of the subsidy was what led me astray. It is not a government subsidy, though it was invented by the Commonwealth Dairy Expert and is officially managed. The fund out of which it is paid is (in appearance—that is the beauty of it!) entirely contributed by the

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butter-makers. I believe the spiral has carried it upward since then, but when I was there the makers paid a levy of one penny on every pound of butter produced, and the exporters received a bounty of threepence on every pound of butter exported. One obvious virtue of the plan is that it encourages the producer to get his penny back by co-operating to retain for himself the profits of export. In fact, of course, it is the Australian butter consumer who pays the bill, his or rather her domestic price naturally reacting to the level of the world price plus the export bounty, to keep sufficient butter at home; but one does not hear any complaints about it. This is the same trick the McNary-Haugen Bill supporters want to play on the American public, increasing the domestic price of agricultural produce by self-raising export bounties; but it is a questionable method where exports are so small a proportion of the whole. Also it is clearly a device unsuitable to universal application, even as the heavy artillery of a tariff war, since it drops its shells indiscriminately on one's own and foreign fortifications. In Australia it keeps on flattening the Australian tariff wall raised each time a little higher against New Zealand butter (recently increased to sixpence a pound) just as effectively as it (or a Danish Big Bertha) would flatten the English wall with which the National Farmers' Union would like to protect our dairy farmers. But it is an essential part of the Australian economy today, and has been the salvation of their dairy farming.

A word now about the Australian Producers' Federation. Instituted as the co-ordinating centre for the exports and imports of the two wholesale co-operatives already described, and several others of similar importance in Victoria, New South Wales and Queensland, it is the apex of the Australian co-operative pyramid. If the base of that pyramid were as sound, in all its parts as it is in the west, the federation might be a model of co-operative

business architecture. As it is, it is difficult to estimate its present strength and possibility of development. Obviously, the dissimilarity of character, due to differences of organisation, in its constituent members (and the tendency to go their own way which is characteristic of over-centralised businesses) limits the scope of the Federation. It is easy to say that, to take its rightful position in the commercial world of Australia, it needs the complete and invariable support of its member companies; for instance, they still do a considerable overseas business without its intermediation; yet this incomplete allegiance is natural enough in their geographical circumstances, and having regard to the personal relations established with their markets by the managers of some of them. Nor can you expect complete loyalty from societies or companies whose own membership does not practise it and is perhaps so constituted as to feel no call or incentive to do so. Co-operators have not had enough "big business" experience to appreciate the value of monopoly and translate it into terms of loyalty, except in one or two instances, and then with variable results of which I shall give examples later.

Those who created the Federation fully intended to give it the monopoly of Australian co-operative business overseas; and they went a step further; they initiated the establishment of a marketing and purchasing agency in London, not only for their Federation, but jointly with similar co-operative federations in New Zealand and South Africa, now a great business in the City, lodged in its own building, with various branch offices and warehouses elsewhere—the Overseas Farmers' Co-operative Federations Limited. Financed and governed on strictly co-operative principles, this federation of federations is a more than worthy apex of a still rather lop-sided imperial pyramid. The credit of its success, apart from what is due to the London management,



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goes very largely to the volume of trade done through it by the Australian Federation, so any criticism of the latter in this connection would imply a quite unfair comparison of it with other federations. There are, however, a number of co-operative companies who have not yet been attracted to the Federation. I believe this is due rather to local conditions and history, and other natural causes, such as idiosyncrasies of organisation, than to any defect in the Federation.

Victoria provides some outstanding examples of imperfect co-operation. There are three big "co-operatives" doing creamery and other business with headquarters in Melbourne, all different in organisation, though all with co-operative intentions and certain co-operative characteristics. One is agent for a large number of co-operative creameries, but is not itself in the strict sense co-operative. Another approximates more closely to co-operative organisation, but most of its allied creameries are proprietary concerns. The third is more or less co-operative at both ends. Roughly, they cover three different sections of the state, but there is waste through overlapping, as well as through three separate accounts for overhead charges against the producer, besides the effect of competition between three co-operative managers. Amalgamation has, I believe, been considered, but, in spite of the obvious interests of the producers, it would be a formidable task to forge three differently constituted businesses into one, except in a solution such as I ran across in not unlike circumstances, though on a smaller scale, elsewhere.

Another thing that diverted me in Melbourne was the Migration and Development Commission, which has its headquarters there, although the Commissioners and their experts are always on the move, first in one state and then in another, doing more than anybody else to assert the unity of economic interests of all Australian producers and to break down the provincialism of

state sentiment and organisation by their wider surveys of the country's needs and opportunities. They diverted me from an intended visit to the dried fruit centres by producing a report on that industry which left nothing to be investigated; but I have them largely to thank for my next interesting experience.

### TASMANIA

If South Australia is the ugly duckling which is really a swan, Tasmania is the stepchild which is really a changeling. I had been told that it was in such a state of depression that it was hardly worth visiting; I found it full of that particularly interesting life that sometimes springs from adversity; and scenically it is, of course, a wonderland. After a good tossing, your Melbourne steamer takes you well into the beautiful wild island by a heavenly calm three hours of the river Tamar, winding among wooded hillsides with patches of orchard on favoured slopes. At Launceston you get a feeling of a neighbourliness among agricultural business rivals that is going to be the salvation of the island; a five hours' train or motor journey through wild mountain distance and pastoral foregrounds brings you to Hobart, whose great, blue-water, hill-girt bay makes it, to my mind, more than Sydney, the scenic rival of Rio. It is also the only place I know where a free taxi-service is supplied for train passengers—an interesting railroad reply to motor competition, which speaks hopefully of Tasmanian ingenuity in meeting also some of their more serious transportation problems.

One cause of depression in the island was the abandonment of Hobart as a port of call for British liners, owing to the Commonwealth law which does not allow them to carry Australian interstate passengers or freight. This isolation, which upset the tourist traffic, also helped to put the producers still more at the

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mercy of the one big firm that dominates the produce business of the island. Their plight became so apparent, that it was only a matter of time when they would be forced to combine in self-defence. It is a country of small and closely associated communities; the neighbourliness of feeling has already been mentioned; both conditions make for a development of co-operative business; so one finds a number of successful co-operative societies. But they were weak; they had fallen into competitive groups, in which position they could never hope even to attempt to control the disposal of their produce. The turning-point seemed to be reached at a public meeting convened by the Premier, where the Chairman of the Migration and Development Commission and I were both told to go home and mind our own business by a vigorous if not quite impartial opposition. But opinion was audibly turning toward a fight for independence. There was life in that meeting, a lively desire on many sides to tackle the agricultural business problems of the island in a bolder manner. Some of those present having spent the morning dumping cases of apricots into the river, after carting them many miles to their one and only outlet, would have been ready on the spot to take part in starting a co-operative jam factory if a competent organiser had been among them. Elsewhere, about the same time, the need of special legislation to facilitate such co-operative developments was being considered, and a draft of a Bill taking shape; a deputation of dried fruit growers was learning that the state can only help those who help themselves; another meeting was considering how the state could best help the producers to help themselves, and deciding to do the job through the newly formed Agricultural Council and its local bureaux by providing it, in the first place, with a specially trained and qualified co-operative organiser who, in turn, could instruct others. In addition, I must not forget to mention that the government had just ap-

pointed as State Agricultural Economist, with a discrimination far from insular, a New Zealander with valuable experience in that progressive country; and that the State Statistician is a man of genius. And if that does not give an interesting picture of depression, I have failed to convey my impression of Tasmania.<sup>1</sup>

More pertinent to my theme, however, was a private conference of co-operative managers, without too close a scrutiny of their co-operative passports, which was so enlightening to the whole Australian situation that a small breach of confidence is pardonable. (That is the worst of these business investigations; most of the good stories are untellable.)

One of the big obstacles in the way of agricultural business progress is the difficulty of combining a number of bodies organically different. They vary all the way from the purely co-operative to the merely profiteering, through every degree of adaptable principles and mixed motives. Any business federation whose purpose is to serve the producer and not make money out of him must necessarily draw the line not too far below co-operative respectability—the closer the better; and the more successful the business, the more desirable it is that it should be co-operative down to the roots, and effectively so—that is, by local association of its members. But there is many a business, although originally started with the best of co-operative intentions, that has gone wrong, co-operatively, simply through the incom-

<sup>1</sup> A friend who visited Tasmania some six months later writes as follows: "You may be surprised to hear how well your seed is sprouting in the peculiarly rocky soil of Tasmania. Those hard-faced men, who would have been such splendid ornaments to a Georgian 'Business Government,' but who seemed a little out of place at your goodwill lectures, have definitely come out in opposition, while the farmers are organised and enthusiastic. The system of Agricultural Bureaux is functioning well, the cockies have become vocal and co-operation has assumed the dimensions of an outbreak of scarlet fever on a South Sea Island."

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pleteness of its safeguards against over-centralisation and the encroachment of profit-seeking capital. Many a charming co-operative child has grown up into a common capitalist man. It is all very well for the pure co-operator to say that his own business or society ought not to have anything to do with this black sheep of the fold; in practice he will have to draw a more elastic line if he is going into the big business of co-operation, and be satisfied if the co-operative sheep of any colour can be kept separate from the capitalist goats. At this Tasmanian conference we had sheep of various colours, and one or two sheep-minded goats. One of the latter was owner and manager of a business trading in the same produce handled by a co-operative business whose manager also was there; between them I was told they were doing practically all the island's trade in that commodity. They both took part in the discussion of marketing problems; both voiced the same desire to serve the interests of the producer and so advance the welfare of the island. Then, out it came, from the co-operative manager, a perfectly good-natured and objective statement showing how competition between them was working against those interests; to which the other not only assented but went on to express his willingness to combine in any way that would be advantageous for the producers. "But that can only be done co-operatively, on a non-profit-making, surplus-distributing, membership-owned-and-controlled basis, the way my show is organised," objected the co-operative manager. "All right," was the reply, "show me how I can convert my business into a co-operative and I'll join you." He meant it; and he was shown. Before the conference passed on to the wider question of how to promote a better organisation of rural business generally in the island, the problem of getting that particular commodity to market in the most efficient and economic manner was in a fair way to being solved.

The proprietor-manager offered to work on a salary and put in his properties at valuation without any charge for goodwill. An exceptional case, the reader may say, but in my wanderings among the Antipodean sheep and goats, I did not find that the attitude of this Tasmanian business man was unique; I came across more than one Australian engaged in agricultural business who was genuinely concerned with the prosperity of the producers. The moral of the story for Australian co-operators is that, in the matter of conferences, the line should not be too closely drawn.

### QUEENSLAND

As I could not understand the situation in New South Wales until after I had been in Queensland, an intelligent sequence in this Report will take us to the latter state first. You can go to Brisbane from Sydney by ocean liner, by a circuitous railway journey of about thirty hours, or by coastal steamer and motor in forty-eight hours. You get the best idea of the extent of New South Wales if you take the last route; two nights and a day at sea take you only to the northern corner of that state, and along a coast which, except for your one port of call, Newcastle, looks as wild and uninhabited as when Captain Cook explored it. Even when you get to the end of the little voyage, waking at dawn, you see nothing but a few shacks among the dunes and a wooden pier reaching out a rather weak hand of welcome past a wreck on the sands. Yet this is the port of Byron Bay, this open roadstead, which keeps two steamers running weekly to Sydney with dairy produce and livestock; and behind the sandy hillocks lies one of the richest dairy districts in Australia. The grass is a lush green even in midsummer, all through the rolling country and up the slopes of the foothills wherever the gums have been cleared or even ring-barked; and as the hills become

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steeper they are dotted with chalets that give the scene an alpine appearance in spite of a tropical sun. On the northern slopes are cultivated clearings with strange, stiff little trees which you may be slow to recognise as banana plantations. In the valleys gums give way to palms. You are ferried across a river that might be a branch of the Amazon, so dense and luxuriant is the vegetation on its banks and islands, and you are in Queensland, though with still many long miles and several more rivers to cross in primitive punts before you reach Brisbane, itself only on the fringe of this great tropical corner of the continent.

Queensland, as everybody knows, is the Bolshevik member of the Commonwealth, and I went there with a selected set of prejudices against all that I had heard about state interference with agricultural business. But I had also begun to get a picture of the actual conditions of agricultural development in the state; the sub-tropical and tropical coastal districts with their scattered settlements of dairy farming, fruit growing, sugar planting; midland areas already becoming famous for their maize; sections of good wheat land; the highland pastoral downs—steppes sweeping back through regions of occasional drought and flood beyond the reach of the monsoons to the burning centre of the continent. The sugar plantations were too distant for a visit, much as one would have liked to see at first hand how it fared with this first attempt to revive cane cultivation by white labour since the Americans put an end to it in Cuba along with the Spanish régime; but in the several hundred miles travelled in the state one got, without too much discomfort and delay, a pretty good impression of an agricultural business problem more than usually complicated by distances and the diversity of settlements. In such an inviting fertile land, too, it is understandable that farmers rush in where agents fear to tread; from the beginning,

some special effort must have been needed to find outlets for the bounteous yield of the soil.

This was the situation on a morning in 1922 when a government official, to whom had been assigned the congenial task of reorganising all the departments of state, emptied the portfolio of agriculture on his desk without finding anything much about its business methods except complaints of bad prices, chaotic marketing and general lack of organisation. So he devised an excellent scheme. All primary producers were held to be, without further ado, members of local primary producers' associations, these associations to be grouped into fifteen district associations responsible for the organisation of agricultural business, the whole organisation to be under government of a council of agriculture on which consumers as well as producers and the state were to have representation. The scheme called for fifteen men competent to organise agricultural business in each district; by a miracle the state produced one; he specialised in fruit; his experience later enabled him to make a success of a state-wide fruit marketing board. The primary producers' regional scheme, sound in itself, but doomed to failure for lack of leaders with any training or experience in the technique of co-operative organisation, gave way to a more simple treatment of agricultural business on a state-wide scale, commodity by commodity.

The success of a wheat marketing board was the precedent on which the new policy was founded. But the state did not act as peremptorily as in the case of the primary producers' scheme; instead of simply declaring by edict all producers of a given commodity under obligation to deliver their produce to a marketing board managed by a state official, which is the kind of thing you might expect a state with such a deplorable reputation to do, a law was passed enabling the producers of any given commodity by a two-thirds majority to set up a board to control the sale



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of their produce, managed by themselves with state assistance; and very generously the state has assisted in setting up and guiding the dozen boards now in operation, not only with financial guarantees and loans, but with the time and quite remarkable energy of its director of marketing and his staff. Having gone so far as is here indicated in the policy of establishing commodity marketing boards, it is hardly to be wondered that its promoters went a step further and declared that the minority should submit to the decision of the majority, should be obliged to sell their produce also through the board. That is the element of compulsion in the Queensland scheme, and to that extent the state deserves its Bolshevik (majoritarian) reputation; conscientious objectors are not tolerated; a two-thirds majority of the producers of any commodity gives them legal marketing control of the whole of that commodity produced in the state.

This question of the unorganised minority is becoming a plague of agricultural co-operation wherever the movement has matured, and especially where it has matured rapidly. It is hardly to be found in Denmark, where co-operation was a slow growth in deeply cultivated soil. A few other small communities are mastering it. In conscientious England we have only reached one case of it, and nobody even thought of compulsion when a small minority very nearly succeeded in wrecking the new hop-growers' marketing association. But in South Africa they have found it necessary to provide legal measures against it, Ireland is considering the same solution, and in nearly every agricultural community it is a subject of debate. In Australia, where the dove from our democratic ark is building its nest with complete faith in the unexceptionable rights of the majority, the question is not whether to make it unanimous, but how; and Queensland supplies one answer. Western Australia gives another and quite different one, as we have seen. The object is the same, but the

methods are opposite. Queensland sets up central commodity authorities with statutory powers; Western Australia builds, as Denmark built, as Ireland built, on local voluntary associations in which, it is hoped, the spirit of co-operation working through the alertness of neighbourhood opinion will prevail over the minority. This method would have been preferred by the agricultural statesmen of Queensland, who are quite aware also of the better social influences of such organisation; it was what they were after in the primary producers' scheme, only they tried to pour cement into forms which were not there, instead of building more slowly with the bricks that were. And in justice to their social philosophy it must also be recorded that, while they take a proper pride in the successful working of their marketing boards, they do not consider the system as final, but rather as expedient and educational, a demonstration of community marketing that must have a permanent influence upon the producers, a point of departure from which they may travel into whatever better forms of business organisation they can devise; having been shown that it is not necessary to cut each other's throats, it is presumed that they will be cured, once and for all, of that kind of individualism so freely ascribed to the farmer everywhere.

Dairy products and bacon are the only commodities for which marketing boards have not yet been established. These were fairly well served by the co-operative dairies and bacon factories, and had a co-operative outlet for export through the Queensland Producers' Distributing Co-operative, a member of the Australian Federation. But the prospect of marketing boards, although in fact they do not interfere with local co-operative organisation, either for production or for marketing, does not seem to have encouraged it; there is strong proprietary competition in both fields, and so much dissatisfaction with marketing conditions, that a vote could probably be obtained any day in favour of boards for

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each of them.<sup>1</sup> The boards can do no more than alleviate some of the waste of competition which the unorganised producer must always suffer; they are no substitute for the co-operative dairy or factory; but until they have been set up, it is unlikely that any movement for co-operative production can get under way.

### NEW SOUTH WALES

What puzzled me in New South Wales had been the talk about "vested interests of spurious co-operation," and the envious glances which some co-operators and other advocates of "genuine co-operation" directed to Queensland when discussing their own agricultural business. These were "local" people, not the state leaders of co-operation, whom I found as satisfied with their own business institutions as in Victoria and South Australia—and with as good reason. But others are not. One of the first comments on the situation I heard was that a very prominent business calling itself co-operative has never been able to qualify for registration as such, but continues to use the name under an extraordinary licence. It is, in fact, one of those many enterprises which, started no doubt with the purest co-operative intentions, has now in that respect little more than its name. It has also made the name of its chief as a leader of co-operation. He was also, I learned, the leading political opponent of the movement to put into effect the N.S.W. Enabling Act, modelled on the Queensland marketing legislation, an unfortunate leadership for his political associates, if their policy was the protection of co-operative enterprise, since his organisation was certainly the most vulnerable of all to a charge of "spurious co-operation."

<sup>1</sup> There are now butter and cheese boards. For the complete list of boards and an authentic account of the Queensland Plan, see special article.

My own impression was that it was serving its pastoral clients as honestly and economically as any other agency. The difficulty of keeping pastoral business in the control of the pastoralist has been referred to in an earlier section.

But if one judged only by the success of the various co-operative businesses which have headquarters in Sydney, the producers of every other commodity in the state would have no reason for complaint. They cover a wide field. A list of produce handled by one of them alone, the Producers' Distributing Society Limited, shows that it caters for every crop and commodity raised in the state, excepting wool and wheat. It has self-supporting and profit-earning sections separately dealing on a large scale with butter, bacon, hams, cheese, honey, eggs, canned fruit, fresh fruit, chaff, potatoes, maize, hay, pigs, calves and poultry. The business was built up from small independent beginnings through a series of amalgamations, and mainly through the persistent work of one man, Mr. C. E. D. Meares, to whom is due also the initiative in the formation of the Australian Federation and the Overseas Farmers' Federations in London. The Society has eighteen branches, and takes a paternal interest in the formation and welfare of local co-operative producing societies, such as dairies and cheese factories. If it has not done for New South Wales what the Westralian Farmers Limited is doing for Western Australia, it is not for lack of any goodwill on the part of Mr. Meares and his associates, but rather because they have all they can do to look after the very varied and extensive interests of the Society, and because the agriculture of the state is more diversified, and so presents a more complicated problem for those who would unquestionably wish to establish its whole business on a democratic co-operative basis, open to all and in every way devoted to the prosperity of the whole farming community. The state also has done all that the government could do toward this,

end by private legislation helpful and favourable to co-operative organisation, exempting from payment of stamp duty and income tax those societies which qualify for registration under the Act.

Yet it was clear that in spite of the personal enterprise of these years and the favours of the state, there was a great deal of discontent among the farmers of every section of the state regarding the present means of disposal of their produce. Just what they expect to get materially through marketing boards which they could not get for themselves was never very clearly expressed; stripped of local business details and personalities, their views seemed to be based on a feeling that, in the present circumstances, different sections of producers through their marketing connections get advantages not open to all, and that compulsory marketing boards would guarantee a square deal.<sup>1</sup> Figures show, it is true, that in the dairy industry marketing organisation has lagged behind co-operative production, the latter being responsible for over 90 per cent. of the state's total output of butter, while only 70 per cent. of it goes to market co-operatively. But that is a high average, even in comparison with New Zealand and Denmark; it is not accountable for dissatisfaction about prices, which in this, as in any other subsidised industry, are always becoming unsatisfactory, owing to the periodic failure of the subsidy to keep pace with a rising cost of production. In any case, the dairy business of New South Wales comes very well out of a comparison with that of its neighbours. Also the interests of the dairy farmers are looked after by the Primary Producers' Union, the nearest thing I found in Australia to an organisation society such as we know them in Ireland and Scotland. I found the Union taking a broad view of co-operative progress, up-to-date in its knowledge of marketing

<sup>1</sup> See special article for more recent developments in this legislation and for other details of co-operation in New South Wales.

needs, starting a federation of co-operative bacon factories, but very much alive to the need of sound education in primary organisation, also. But among them, too, was expressed a feeling of obstacles in the way of co-operative development which could best be removed by implementation of the Marketing Boards Act.

The holding up of that measure, in fact, had aroused so much political feeling that one could not go far in any direction without meeting it. Even after what I had seen of its original in Queensland, it seemed to me that its virtues were being exaggerated beyond its possible merits; though I must confess that in coming to that conclusion I had to ignore allegations against those "vested interests of spurious co-operation" which, if half of them were true, would warrant any action that would bring the practice of agricultural business in New South Wales into the daylight. I had learned by then to discount the unpleasant things Australians say about each other as being merely the Antipodean version of our English habit of self-depreciation; in New South Wales the unpleasantness was systematic, and possibly merited more investigation than I had time or inclination to give to it. The situation was clearly too involved for any passing observer to be of any assistance, particularly in view of its political complications; and, though I admit it with regret, there was nothing of outstanding co-operative interest in the state—such, I mean, as the character of the movement in Western Australia, or the mood of the movement in Tasmania, or the substitute for a movement in Queensland—to compare with the originality and efficiency of the wool auctions, organised and controlled by capitalists for their own profit.

Apart from this single non-co-operative exception, agricultural business in New South Wales, as in Victoria and South Australia, while it has profited by the early constructive efforts of co-

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operative enterprise, has not yet reached the reconstructive stage of the other two continental states. Australia as a whole is, therefore, to be considered as in a transitional phase of agricultural business development, and it is significant of this phase that a country which could well support three or four times its present numbers should actually have a decreasing rural population, in spite of all migration and settlement schemes. The forced growth of secondary industries under protection may have been the main factor in this reaction, but marketing uncertainties have undoubtedly had a part in it. Experience has shown in various parts of the world that sound marketing organisation in a given commodity or district stimulates production and encourages settlement. Its importance is now recognised by migration authorities; it is bound to play a large part in the future settlement and development of Australia.<sup>1</sup> The most prosperous and contented sections—and that means the districts and states where the agricultural community is best organised for business, where there is the greatest assurance of fair marketing and a square deal—attract and hold immigrants, while those in which there is doubt and discontent about marketing methods, and wasteful competition between established agricultural businesses, are falling behind.

But there is another side to this question of development. There is always a danger that superior co-operative organisation may attract settlers to districts out of proportion to the relative natural resources of those districts, and to the production of a

<sup>1</sup> See the "Report of the Development and Migration Commission on the Dried Fruits Industry." In the same connection, though a matter of coincidence rather than deliberation, it is interesting to note that the amounts to date advanced to Western Australia, Victoria and South Australia under the Migration Agreement are respectively £3,396,789, £1,081,518 and £449,949, which would be relatively just awards for co-operative merit.

given commodity beyond the point of expansion warranted by demand for it. That is one reason why it is desirable that the three co-operatively backward states should be brought into equal repute with Western Australia and Queensland. For instance, the cost of production of wheat in Western Australia is today very low; combined with the well-advertised success of its co-operative business system, this makes Western Australia by far the most attractive state for immigrant wheat-growers. But the low cost of production, though partly due to permanently favourable climatic conditions, depends in part also upon very low land values, which are bound to rise with the rising reputation of the state as a co-operative paradise. The superiority of the Westralian marketing system may thus very easily turn development into a boom at the expense of the other states; their equally good, or even better, wheat land may be neglected because their agricultural business systems do not give farmers and prospective settlers the confidence which is to be found in those of Western Australia and Queensland.

I do not mean to suggest that the Westralians are trying to work a wheat land boom; it is the last thing they want; they know it would only mean eventual depression and perhaps another tragedy like that of the goldfields. What they want, and all good Australians want, is a development of all the wheat lands of all the states in due proportion with their productive values. My point is that this is not possible in the present conditions of inequality of business advantages as between the farmers of one state and another. These inequalities may not be easy to demonstrate in cash terms, since cost of production and incidence of droughts over a long period, as well as prices and quality, are to be reckoned with; but the feeling of inequality is there, one of several disturbing psychological factors in the development of Australia. Wheat-growing, dairy farming, fruit-growing and



other branches of the industry will not develop in a manner most profitable for Australia as a whole—that is, in accordance with the most economic use of the very varied character of Australian soils and climates—while this sense of inequality remains. There may be—there are and there will be—differences of organisation and methods in the agricultural business systems of the different states; the analogy with the railway gauges and the need of continental unification is not a complete one; but it is a danger to the agriculture of the continent, and, therefore, to the future of the Australian people, that there should be disturbing differences of agricultural business confidence as between the states.

#### THE TASMAN SEA

Having talked in this strain to a number of leading Australians in Sydney in those few delightful days of leisure, when all the Australian travelling that remained to be done was to the beaches that lie between Hawkesbury and Botany Bay, I was fairly persistently invited either to produce a scheme or have another one; so in self-defence I frequently produced a scheme—a scheme, that is, for equalising the business confidence of agriculturists in all parts of the continent. Looking back on the fate of that scheme from the deck of the rather too well known *Tahiti*, between long spells of watching the soaring albatross, I regretted only the alternatives. For by putting the scheme to those leaders I saved myself the trouble of elaborating it here. It would be a waste of time to do so—it would be altogether too theoretical—in face of the present complacency in South Australia, the technical wangling and wrangling in Victoria, and the political complications in New South Wales. No scheme of reconstruction would have a chance today which did not present itself as a short cut home for leaders who have lost their way, bushed in the bad

lands that lie on the borders of co-operation. The only sound scheme, on the contrary, would point the long and arduous road that leads to the creation of a co-operative movement, for which also an entirely different type of leadership is required; a scheme, therefore, which would be fought by some of the established leaders, as the Queensland Idea is being fought in New South Wales; a scheme which would naturally antagonise them by calling them into an All-Australia conference and then squeezing them out of the educational propaganda committee that would be formed by the fusion of the Queensland Idea with the Westralian Spirit. For that is as far as one can see in possible steps towards reconstruction—the need of giving those two extreme elements in Australian agricultural business an opportunity to pool their experience and give the rest of the continent the benefit of the result.<sup>1</sup> Australia will not learn from New Zealand any more than England will learn from Denmark; but there are elements of the Queensland Idea and the Westralian Spirit in all the states, and the result of their fusion would be perfectly white Australian.

But a lot of water will flow up and down the Murray River before anything like that happens. Meanwhile, some progress will be made with the reorganisation of the dried fruits industry; the wheat pools will consolidate if they cannot improve their position; various difficulties of the dairy business will be overcome under cover of the subsidy; the pastoralists will go on paying 17 or 20 per cent. for their gambling stakes. But neither salving the dried fruits business, pooling a little more wheat, making better butter, nor a few lucky years on the sheep stations, is

<sup>1</sup> A federal organisation for connecting some of the existing state units (*e.g.*, Producers' Association of Queensland, Primary Producers' Union of New South Wales, Victorian Dairymen's Association and the Western Australia Federation) was discussed at a meeting in Melbourne on July 25. A draft constitution was presented, and subsequent to the meeting (it is understood) was agreed.

going to give the material support and achievement that is needed for successful maintenance of the white Australia policy. For unless the Australians learn, as Western Australians are learning, to work and live together agriculturally, in a co-operative business and social life that will ensure not only the stability but the normal increase of the rural population in harmony with world development, some other race will take their place—perhaps the communistic Cingalee or Indian, whose invasion of the South Sea Islands is surely a more serious warning than any imagined cupidity of Japan.

#### NEW ZEALAND

Between Australia and New Zealand comparisons are odious, especially to Australians, who, indeed, have had so much of them that outbursts of ill-feeling—such, for instance, as a supremely venomous poem I read in a popular Sydney paper on the loss of the aviators who attempted to cross the Tasman Sea—are not surprising. For there is good reason for resentment; most of the comparisons one hears are not only superficial, but just about as logical as comparisons between Madagascar and Africa, or England and Europe. Socially, of course, one feels the difference as between Scotland and England, not forgetting 'Ampstead 'Eath, Derby Day, Brighton and the *Daily Mail*. Any other sound comparison (except in such details as the snakes, mosquitoes and kangaroos of the one, and the tree-ferns, geysers and glaciers of the other) must be of New Zealand with one or other of its strongly individualised states, not with Australia as a whole.

Co-operatively speaking, the nearest comparison lies with a combination of Queensland and Western Australia; there is extensive regional organisation especially in fruit-growing and

dairy farming, and there is a highly developed system of national marketing boards, though differing in scope and character from the Queensland boards. The comparison is favourable to New Zealand; the foundations of her agricultural business have been more cautiously laid. But in marketing achievement it is different. She has today nothing to compare with the co-operative volume of goods marketed through the Australian Federation; her own Federation, partner in the Overseas Farmers' business in London, is mainly an association of companies which sell requirements to their members and do very little marketing for them. Vaguely, New Zealanders seem to have realised that possibly it is better not to mix the functions of trading in requirements and marketing produce in a single organisation; probably it would be better for the Federation to accept frankly the single rôle and leave marketing to the commodity organisations, of which there are a large and interesting variety in the Dominion. In any case, butter, cheese, fruit, meat, even honey, have so many channels of their own that they seem to be quite out of reach.

All the commodities named have their marketing boards, which, however, do not do any marketing, although having the authority, but only supervise and regulate. The dairy board is on record as an inglorious exception; it came under the influence of some of those few co-operators referred to as appreciating the value of monopoly. They knew the dairy business from one end of New Zealand to the other; they had good co-operative records behind them and the loyal support of thousands of dairy farmers; unfortunately, the one thing they did not seem to know anything about was marketing; they thought they could raise the price of New Zealand butter by withholding supplies, and at the same time indulge in little personal transactions on the side. During the short time they controlled all New Zealand

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sales the unsoundness of the policy was enough to bring disaster to the board, whatever may be the truth about the business intrigues of individuals. The subsequent history of two of the chief protagonists of the tragedy gives colour to the stories told about their part in it. They are now the joint controlling shareholders of a good old-fashioned joint stock company, into which, in their hour of dismay after the breakdown of control, they led and hobbled the largest combination of co-operative dairies in New Zealand. At that time, of course, one could do anything with the bewildered managers and members of the dairy companies; they have not yet recovered from the shock, and in the circumstances it is likely to take many years before they recover their co-operative morale. Everywhere I heard tales of the demoralisation of the movement. Tooley Street is having its revenge.

I found one bright butter spot, however, in the survival of the New Zealand Producers' Association, which in London is associated on equal terms with the Co-operative Wholesale Society, sharing control of marketing and profits, which are thus returned eventually in even proportion to the producer and the consumer. The existence of this one sound co-operative outlet for New Zealand butter and cheese may be the saving of the industry, which would otherwise seem to be drifting into the shallow waters of profiteering competition, in which even the most stoutly organised but isolated co-operative dairy must ultimately find itself stranded. Co-operative production without co-operative marketing is too foolish and unprofitable a situation for sensible people like the New Zealand dairy farmers to tolerate for many years. It will be some time before anything in the nature of another national scheme will be tried, but meanwhile the New Zealand Producers' Organisation will expand, and may turn out to be the nucleus of a new Dominion system. The Association

is also promoting a similar meat marketing arrangement in connection with co-operative freezing companies.

Another institution that most favourably impressed me was the Fruit-Growers' Federation, a commodity marketing organisation based on autonomous local units and working, in effect, as the business department of the Fruit Marketing Board. Owing to this close association between the two, and to the efficiency and popularity of the Federation and its democratic form of organisation, it exercises what is virtually a control of marketing. Those who are interested in or troubled with the problems of the unorganised minority would do well to study the history of this Federation, and to note that it won its limited but effective control by a natural growth of good business practice and the encouragement of local organisation, and not by statutory endowment. One of the pleasantest recollections of business scenes on this co-operative pilgrimage is that of the calm and cheery manner in which the manager of the Nelson branch of the Federation called upon his members to fill what seemed to me a quite impossible hole in the space allotted to him in a vessel due to sail next morning—I forget how many thousands of boxes short he was going. But when I got to Wellington I heard that, as a matter of course, it had been done.

But fruit-growing, in spite of an exemplary marketing organisation—or because of it?—is working through the trough of a boom wave which left many hundreds of acres of young trees for sale behind it. The interesting point about these orchards (of which I was very tempted to buy a few acres and stay forever in that same delightful Nelson district) was that they were in origin capitalist, and not home-making ventures. It was a case of our old friend the factory farm gaily going into competition with the family unit, finding it impossible, and being cut up and sold in family sections. As far as I could learn, all the successful

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fruit-growers had about the same small acreage, and made about the same modest but sufficient income. Thus, though without the knowledge or blessing of St. Bernard, the exigencies of fruit-growing are working toward equality of income in New Zealand.

At Christchurch, a prosaic if intellectual centre, compared with the charm of Nelson, the almost Neapolitan picturesqueness of Wellington, the romantic South Seas atmosphere of Auckland, I was invited to a conference on wheat marketing. That is a New Zealand problem that may prove to be of interest to English wheat-growers; its solution would certainly be a valuable contribution to that branch of co-operative knowledge which deals with organisation for domestic marketing. New Zealand can easily, and usually does, grow enough wheat for home requirements, but fluctuating prices disturb regularity of production. The problem of organisation is simplified by the fact that nearly all the wheat is grown in that same area, the great Canterbury plain that rises almost imperceptibly from the Pacific to the foothills of the snow-topped mountains seen from Christchurch. A tendency to combine, or at least act together for their own advantage, among the millers, is having its natural effect of making the growers also consider the advantages of business combination. The result should be a co-operative pool working in agreement with the millers, and through stabilisation of prices ensuring a regular and sufficient production for home consumption.

But, at the mention of wheat, I am already speeding north, past Fiji and Hawaii, watching Orion, too long on his head, night by night lean over to the horizon and at last resume his brave northern aspect. For though it seemed at the time that anything co-operative or scenic must be anti-climax after the federations and marketing boards, and mountains, lakes and rivers and geysers and boiling springs of New Zealand, in retrospect the

Canadian wheat pools and the Canadian Rockies overshadow them all. Besides, there will be a special article telling what more there is to tell of the progress of co-operation in New Zealand.

#### CANADA

As there will also be, in the volume in which this is to be published, a section devoted to the International Wheat Pools Conference, and dealing in some detail with the operation of the Canadian pools, I can confine myself to some general impressions and reflections upon the wheat business as I saw it. To begin with, it was surprising to find dozens of vessels loading wheat from over the Rockies in Vancouver's beautiful harbour, and not only for the growing trade across the Pacific, but for Great Britain and European ports. A terminal elevator with a capacity of two and a half million bushels, and a wharfing space for half a dozen steamers, being built by the pools, was evidence of the big part co-operation is playing in this new line of trade. But this western office of the Canadian Co-operative Wheat Producers is only a remote and automatic piece of the machinery of the pools themselves, whose provincial headquarters I visited at Calgary and Regina and in Winnipeg, where also is situated the headquarters of the world-wide business of the Central Selling Agency.

Almost it would be desirable to deal separately with each province, as in Australia; for although you may see wheat all the way from west of Calgary to east of Winnipeg, and have other evidence that the prairie unites them, there are some interesting differences in organisation between the pools of Alberta, Saskatchewan and Manitoba. Curiously, these differences of character can be illustrated in the different character of their cities. Calgary is a centralised town, lacking in local centres, taking chances with the development of outlying districts. Regina is a widespread



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city with localised areas of development forming centres apart from the main business area, well cared for and far-sightedly planned, on a scale capable of great expansion; it has also the complementary vacant lot, a temporary necessity in such extensive town or pool planning. Here, in a greater degree than in Calgary, there was a recognition of the fundamental importance of local organisation. In Manitoba they have gone a step further, and systematically adopted the local unit as a basis of organisation. Again and again directors and officers of the two larger pools, men who carried the central responsibility for those enormous businesses and did not know that that was the pet bee in the bonnet I had worn all round the world, insisted upon the necessity of this foundation of co-operative marketing on local units. They explained to me how natural and desirable it was that farmers living under their climatic and agricultural conditions should combine in units of a small area, sufficiently small for the members to meet together in all weathers; they told me how much these local organisations contributed to the amenities of prairie farming life, the part the women take in them, the difference it has made in the vitality and stability of their social life. They described the necessary functions of the local unit in the democratic government and business operations of the pool; and so round the virtuous circle of the interdependent social, economic and political benefits of regional organisation.

This is not only a great advance in business methods upon the earlier plan of forming a pool simply by sending salesmen round the country selling contracts to farmers on commission; it is the conversion of pooling into co-operation. There was no stability in those balloon-like ventures in which the farmer was tied to his marketing centre by nothing but a contract, which he put in his pocket and fulfilled or not, according to his personal opportunities for selling elsewhere; nor did this crude form of

organisation make contact with the daily life of a district, even if 90 per cent. of the farmers signed. These alone were good enough reasons for the cautious attitude of co-operators to the early pools, not only in Canada, but elsewhere; but there was also—and still is regarding any pools which have not yet struck sound co-operative roots in the soil—a doubt as to the actual, and still more as to the future, control of their operations and finance.

In all these respects, and by any other co-operative test which may be raised, the Canadian wheat pools are now to be ranked among the model co-operative marketing organisations of the world. They are service organisations co-operatively owned and democratically controlled by the wheat-growers, operated in their interests and so constituted as to ensure the permanence of these characteristics. It is certainly desirable that the differences in their organisation should be eliminated and the structure of all the provincial units of the national pool be brought into uniformity; and this will no doubt come about in the course of time without any great effort, since they all work closely together and are united in a single desire of efficient service of the members. I gathered that there are likely to be considerable changes in the direction of uniformity before the next "sign-up" in 1933. But, in any case, those differences<sup>1</sup> are not sufficiently great to detract from the character of the pools as a national unit; the operations of past years and the "sign-up" of this year (1928) are convincing evidence that the efficiency of the system is adequate to its present stage of development. The question of uniformity, of perfecting in all its details the whole great national network

<sup>1</sup> In the main they are differences between the centralised and localised control of the elevator systems. Alberta has local advisory boards, Saskatchewan local managing boards. Manitoba is building up a system of autonomous local co-operatives.

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of co-operative service, really arises out of consideration of the future development of the pools. They already dominate the situation today; tomorrow they may be in sight of monopolising it. Then will come the test of endurance. It will be a life-and-death struggle for the proprietary grain firms, including the United Grain Growers (in origin also co-operative and still claiming to be a service organisation) unless it has meanwhile allowed itself to be absorbed by its co-operative heirs. But the struggle will be shorter and less bitter if the pools can show that their position is not founded on violable contracts reinforced by the threat of legislation for compulsory pooling, but on the inviolable strength of the farmers' own local organisations covering the ground so closely, like the wheat itself, that there is no room for weeds.

This outlook of the pools is further illustrated by their policy in respect of co-operative organisations dealing with produce other than grain. In a compound of idealism and sound business sense, they recognise that it is in their own interest, as well as being co-operatively right, that, having pushed ahead of other commodity producers in business organisation, they should concern themselves with the present lack of unity in the movement which means unity of the producers' interests. I had many instances of the tactful manner in which this is being done. They are applying the principle of "all for each and each for all," not only as among themselves, but on the broadest social scale. Organisations which were strangers to each other are now becoming acquainted, preparing the way for mutual aid in the solution of problems common to them all.

The attitude of the Canadian pools toward the wheat pools of other countries is also worthy of notice. Here also there is the combination of idealism and business interest that is the hallmark of co-operation. As the leading wheat organisations

of the world, they took the initiative in the institution of the International Conference, whose immediate purpose is to encourage the weak by contact with the strong, to promote the adoption of principles and methods that have stood the test of experience, to prepare the ground for an international extension of co-operative practice through the exchange of statistical and other information "of mutual benefit in the world co-operative movement." There was no truth in the rumour that the Conference was considering the formation of a world wheat pool. Probably by the time a world pool is possible, it will also be generally considered desirable. Anyhow, it is far beyond the horizon of the Conference today. The furthest one can see in that direction is to some degree of co-ordination of marketing, not through any central authority, but through the exchange of information among the pools in such a manner as to benefit the trade as a whole, by harmonising supply and demand and reducing price fluctuations.

The success of the wheat pools is having a tonic effect upon all the co-operative marketing organisations of Canada. If the present rate of progress is maintained, it will not be many years before the agricultural organisation of the Dominion surpasses that of Denmark. Organisations hitherto have been growing as separate commodity units out of the necessities of their local conditions, and with considerable diversity of method. They are now passing out of the experimental stage and, as already indicated, largely under the influence of the wheat pools, are drawing together for an exchange of experience and for mutual advancement, of which the results are already showing in the revision of constitutions and extension of operations in several of the provinces. In some parts the question of how to deal with the unorganised minority is acute. The Fraser Valley Co-operators, for instance, have put themselves on record in favour of

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compulsory co-operation. Among the recently formed organisations, the most interesting is that of the fishermen of Manitoba, under the name of Manitoba Co-operative Fisheries Limited, which is to market fish under a five-years contract with members; those who have already joined disposed of about ten million pounds of fish last winter. This is for domestic marketing. It will be strange if this prairie province furnishes us with an example of how to get a fair price and deal with recurrent gluts, of which the fishing industry of these islands stands so much in need.

### CONCLUSIONS

The main conclusions of this Report, having been indicated in passing, may be quite briefly summarised. Agricultural business was approached as a subject differing in character from other business. It has been shown how the forms of organisation vary from region to region, according to the natural conditions and agricultural development of each region. Thus, in the British Empire, the subject is divided at once into two parts—(a) that in which modern notions of agricultural business are being grafted upon an older agricultural civilisation, as in the case of Ceylon; and (b) that in which a new agricultural civilisation is developing its own methods, as in Australia, New Zealand and Canada. The first category would include India, Malaya and all other parts of the Empire where government is seeking to better the economic situation of native races through fostering co-operative organisation; the problems which this involves could only be indicated in outline with so little of the country before us. On the evidence of Ceylon alone, however, it was found that conclusions have been reached upon two matters of principle common to both native and colonial agricultural business: (1) that agricultural business is best conducted by voluntary

associations neither dependent upon nor controlled by the state, and (2) that organisation, to be enduring and effective, requires to be based upon local associations of producers small enough for all members to be known to each other.

In the matter of state control it was found that even in the case of Queensland, the most socialistic state visited, co-operative marketing was not undertaken by the state, but by voluntary organisations, endowed, however, with authority to secure the compliance of a minority of producers of any given commodity. In some other states a demand was growing for similar state intervention; but, apart from this, there appeared to be no call upon the state for other assistance beyond certain measures of supervision, such as, for instance, those which are still exercised by the New Zealand Dairy Produce Board in grading of produce, transportation and insurance.

With regard to the principle of local association, it was observed in Ceylon that the most advanced form of Western co-operative organisation, the unlimited liability society, had proved to be the most appropriate form of association for the organisation of rural credit as the foundation of a modern business system among people already accustomed to a highly developed community life, and that its adoption by them was proving also a factor in breaking down the traditional divisions of caste. In the new civilisation of Australia, where every imaginable form of organisation has been or is being tried, it was found also that the organic tendency of successful agricultural business organisation, apart from the case of the unorganised pastoral business, is to avoid centralisation and to combine the necessarily centralised functions of big business with an elaborate system of local association; and that the most contented and vigorous agricultural communities, were those which are conducting their own business through their own local associations; while in Canada the practice has been

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adopted as a fundamental principle by the most successful agricultural business organisation of the world. Further evidence of the same tendency was found in New Zealand, where compulsory marketing by a state board had proved a failure in the dairy business, the only survival of co-operative marketing in the interest of the producers being a voluntary marketing association of co-operative creameries, linked up with co-operatively organised consumers in their main marketing area.

The voluntary and regional principles, subjects of frequent debate in co-operative circles, are thus endorsed by observation. But I wish to conclude the Report with a wider view of my subject than this would indicate. While I set out with the object of examining all forms of agricultural business, it will not have escaped the reader that attention has been, with the single exception of wool marketing in Australia, devoted to the various forms of it that are known as co-operation. This may be partly due to the fact that the significance of agricultural business in Empire development was first raised at the Wembley Conference on Agricultural Co-operation convened by the Horace Plunkett Foundation, and to that extent I must plead guilty of prejudice. On the other hand, this influence was offset by the knowledge that the Empire Marketing Board, whose grant enabled the Foundation to undertake this and other investigations in the Empire, would have been just as pleased if I could have discovered any other form of agricultural business that seemed to be serving better the objects of Empire development which the Board represents. I kept this in mind along with the fact that, in spite of the great variety and extent of co-operative business observed, it represented only a portion, and not by any means always the major portion, of the country's agricultural business. Yet, with the one exception noted, I was unable to discover any other form of business of which in its nature it could be said that it is

making any Empire contribution in return for the toll it extracts from the Dominion producer and the British consumer, whereas co-operative business, wherever it is soundly organised, is making a double contribution. It is, as has been seen, an important and perhaps essential factor in successful immigration settlement; it is also building up for the British consumer at home a guarantee that, when he is invited to buy Empire produce, he is not being asked to swell the profits of a patriotic produce merchant, but to spend his money in such a way that it will go back without any such deduction to the British producer overseas.



## PEASANT ECONOMY IN THE TROPICS

BY

C. Y. SHEPHARD

THE present century has witnessed a remarkable growth in the importance of the tropics to the temperate zones both as suppliers of raw materials and food, and as purchasers of manufactured articles; this is a matter of special significance in the accepted policy of the Mother Country to stimulate Imperial interdependence.

Since political or climatic conditions prohibit, or impede, European plantations in many of our tropical possessions, the expansion of this trade must largely depend upon peasant agriculture. The purpose of this paper is to discuss briefly and superficially, and without pretending to embrace all the peculiarities of the tropics, the manner in which co-operation can assist in solving this extraordinarily complicated problem. The greatest difficulty lies, not in doing, but in knowing what to do. Each area has its local problems, and subtle differences in economic structure may necessitate an entirely different method of treatment. Thus recommendations based on analogy may prove extremely misleading.

Prior to the advent of the British, native agriculture was largely self-sufficing. The peasant produced all he consumed, and consumed all he produced, and his economic horizon was, and to a large extent is, limited to his immediate bodily needs. But when "cash" crops are introduced the position changes and the peasant is brought violently into world economics, which necessitate the modification of his whole economic environment.

With the immediate need for preserving the local supply of food, the production of export crops must arise, either from the surplus labour released by more efficient methods of food production, or by the additional labour stimulated by increased wants. Interference with the traditionally accepted methods of cultivating indigenous food crops requires extreme caution, since the methods in use have been evolved through generations of bitter practical experience, and are, in some cases, far in advance of our existing scientific knowledge. Thus the Indian practice of "rāb," or firing a thick layer of vegetable matter on the rice fields before planting, was condemned as a waste of humus, but is now known to have a definite and beneficial effect on the bacterial flora of the soil. Some practices which appear to be the result of mere superstition have, did we but know it, a sound scientific basis. Others, probably with a sound economic origin, have degenerated into mere inefficient excrescences. It is essential that the two should be carefully separated; for failure, consequent upon the ill-informed modification of customary methods, is liable to prejudice the peasant against subsequent sound innovations.

The introduction of exotic "cash" crops also requires careful judgment, but, since the method of cultivation must be novel, it affords an easier opportunity for introducing progressive methods. Thus, the introduction of cotton and ground-nuts into Uganda and Tanganyika is necessitating the use of ploughs and draught cattle. We must provide an incentive whereby this desire for improvement may be stimulated. The tropical peasant is an uneconomic individual, and we must, by education in its widest sense, stimulate his economic desires, and by human and animal hygiene, sanitation and medicine, provide him with the ability to satisfy those desires. Lastly, by improved agricultural methods and equipment, transport and marketing facilities, we must provide him with the opportunity. Could we but stimulate a desire for

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a better standard of living, coupled with the ability and the willingness to work for it, we should have solved, to a large extent, the immediate major problems of tropical development.

As one means of facilitating this movement, agricultural departments, staffed by trained scientific and administrative officers, have been established in almost every colony. It is idle to imagine that the impetus of agricultural science could, in a single generation, overcome the inertia of centuries, but while progress has been rapid, it is desirable that we should investigate those factors which tend to retard it. Many scientific discoveries fail to be translated into general agricultural practice, because either the peasant is unaware of such improvements, or is unwilling or unable to adopt them. The expansion in size of the colonial agricultural departments which is now taking place should eventually ensure that the discoveries are at least brought to the notice of the peasant in a manner which he is able to appreciate. In some cases it must be admitted that prejudice against innovations has been stimulated by the hasty and imperfect conclusions of scientists, which have failed to substantiate their claims in agricultural practice. Nevertheless, there remain many improvements in method and equipment which, though their worth has been unmistakably demonstrated, have not been generally adopted.

Early investigators were impressed by the oft repeated assertion of the peasant that he could not obtain, when required, the money necessary for the adoption of the new method or equipment. Further enquiry revealed the peasant in a state of chronic indebtedness, subjected to a crushing rate of interest and compelled to purchase all his requirements from, and to sell all his produce to, his creditor. It was found that the money-lender, shopkeeper, producer-dealer, dominated the economy of peasant agriculture.

It was concluded that the only impediment to the successful development of the peasant was the extremely high rate of interest, which ensured that, once in debt, the peasant remained always in debt. Co-operative credit societies, which had proved successful under varying conditions in Europe, were therefore introduced, in some cases with scant modification, into the tropics. Credit was made available to the peasant at, to him, a ridiculously low rate of interest, which, with the money productively employed, would have afforded a reasonable prospect of profit.

With the burden of high rates of interest removed, an era of rapid development was confidently anticipated: Yet it must be confessed that in many cases the only appreciable effect of the credit society was to lure the peasant still further into debt. Many enthusiasts had preached co-operation as a panacea for all the ills of the peasant without adequately appreciating the nature of those ills. The mistake was made of attempting to mould the peasant to suit the system instead of moulding the system to suit the peasant. Before attempting to introduce ameliorating measures, it is essential that we should first understand the existing mechanism, and discover where and why it functions inefficiently. We must, therefore, ascertain why, under what conditions, and to what extent the peasant borrows. Briefly, we have to study the whole economic structure of peasant agriculture. Thus equipped, we are in a position to investigate possible modifications in the existing system, or to explore alternative machinery.

In more economically advanced communities, the main incentive to borrowing is the expectation of profit. In the tropics, the main incentive is necessity. By a rough comparison of the probable return from the application of the loan with the rate of interest at which he can borrow, the European can estimate whether it would be profitable for him to borrow. If the rate of

interest is so high that the probability of profit is small, he merely abstains from borrowing. Since the tropical peasant borrows from necessity, the nice calculation of possible profit does not arise, nor is he in a position to refrain from borrowing if the rate of interest is high. The moneylender is able, in consequence, to exploit the necessity of the peasant.

Necessity is, however, an inadequate explanation either of the heavy indebtedness of the peasant or the high rate of interest. Religious and social customs demand extravagant expenditure for a wide variety of festivities. Since social prestige is influenced by lavish display on these occasions, each individual endeavours to outdo the others. In these circumstances there is a tendency for loans to be limited neither by necessity nor by prudence, but merely by ability to borrow. As ability to borrow is largely determined by the security of the individual, it is frequently the case that the peasant with the greatest possessions is the one most heavily indebted. There is a tendency for those cultivating permanent crops (such as cacao and limes in St. Lucia) to be more heavily indebted than those producing annual crops (such as cotton and arrowroot in the neighbouring island of St. Vincent), on account of the greater security they can offer. Prosperity, which enhances the value of the peasant's possessions, is utilised not so much for liquidating old loans as for incurring new debts. Many peasants still have cause to lament the post-war boom.

The advent of British administration, producing law and order, providing transport facilities, title to land, definite taxation, and other factors essential to prosperity, has, by enhancing the value of the peasants' possessions, been responsible also for an increase in indebtedness. In so far as the peasant is deliberately prepared to sacrifice his material for his spiritual welfare, he is entitled to our respect, but it is doubtful whether he fully appreciates the significance of this sacrifice. We find, then, the peasant deeply

indebted with his credit exhausted, as the result of unproductive expenditure.

The peasant obtains his credit from the moneylender, who not infrequently combines with this calling the functions of storekeeper and produce-dealer. It is customary to describe the moneylender as an avaricious and parasitic individual who mercilessly exploits the improvidence, piety or necessity of the ignorant peasant. It is doubtful whether the moneylender is, by nature, more avaricious than any other class of individual; but, in any event, mere idle abuse will not assist us in improving the lot of the peasant. It is more profitable that we should attempt to analyse the circumstances which endow him with such powers. Were moneylending so profitable as is generally supposed, one would expect the field to be subjected to much greater competition.<sup>1</sup> Perhaps the profits are less than imagined, or possibly the moneylender secures high profits because he is more efficient, and therefore performs the service of lending more cheaply, than any alternative mechanism.

The realisable assets of the peasant are usually small, so that loans are frequently granted on personal security. Repayment depends upon the ability and the willingness of the borrower. Illness or death among the peasant's family or his cattle, an outbreak of plant pests or diseases, inclement weather, low prices for his produce, or any one of numerous other factors, may affect the ability of a borrower willing to repay. Over the limited area covered by the individual moneylender adverse factors may prevail and sometimes occasion extremely heavy losses. To recoup himself the moneylender legitimately charges a rate of interest higher than that for loans offering better security. Often the peasant borrows without the ability, or an attempt, to realise

<sup>1</sup> In India the occupation of moneylending is largely restricted by the caste system.

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the nature of his obligations, and with no intention, if he can possibly avoid it, of repaying. This is largely responsible for the viciousness of the system, the high rate of interest, and the harshness of the moneylender. Since many fail to repay on account of inability or unwillingness, the profits of the moneylender, although great, are not so high as the rate of interest would suggest.

By confining loans to a restricted area, usually a village, and embracing the functions of storekeeper and produce-dealer, the moneylender is brought into intimate contact with his customers. This enables him to assess, without special enquiry, the credit-worthiness of any individual. As a condition of the loan, the peasant is compelled to make all his purchases from, and to sell all his produce to, the moneylender. This affords not only a triple profit, but also a control over expenditure, and a powerful instrument of recovery. The moneylender, therefore, has a triple motive for lending to a peasant who is not in a position to quarrel about details such as rates of interest, weight, quality or prices. To such an amenable customer money is advanced freely, within certain limits, and without too many awkward questions as to the objects of the loan. Nor is complete repayment rigidly insisted upon. An individual free of debt is free of control, and as the moneylender cannot afford to lose so valuable a client, complete repayment is the thing he least desires. While the peasant pays his interest with reasonable regularity, and does not increase his debt too heavily, he suffers very little from the attentions of the moneylender.

The ordinary commercial bank, disinterested in the buying and selling of commodities, and divorced from the daily life of the peasant, would find the cost of enquiry excessively high in relation to the sums involved. Personal security is not favoured by banks, and the peasant has but little else to offer. Moreover,

the expense of supervision and recovery would be great. Banks cannot compete with the moneylender in supplying credit to individual peasants.

We may, therefore, draw the conclusions that the profits of the moneylender are popularly exaggerated, and that he renders his services at a cost which, although high, is less than that of any alternative commercial organisation. If we regard him as evil we must, at least for the present, recognise him as a necessary evil, and we must seek either to confine his activities to useful channels, or to discover some substitute. Legislation as a means of reformation must be rejected, since in spite of its many ingenious guises, it has invariably proved ineffective. The moneylender is the product of circumstances, and it is to the alteration of these circumstances that we must direct our attention.

Our alternative mechanism should embrace the advantages, but reject the disadvantages, of the moneylender. Of the three main problems, credit, marketing and purchase, credit is the most important and the most pressing, and must normally be solved before the remaining problems are approached, since the peasant cannot obtain credit unless he purchases his requirements from, and sells his produce to, the moneylender. Where these conditions do not obtain, the rates of interest may even be higher.

The main advantage of the moneylender over other purveyors of credit lies in his intimate personal contact with his customers, which obviates the cost of special enquiry. A co-operative credit society composed of members of the same district or village, each intimately known to the other, would share this advantage. But if the society were to lend in the same manner as the moneylender, there would be little reason to expect that the rate of interest could be appreciably lower. A disadvantage of the moneylender's system lies in the fact that the industrious peasant who borrows for productive purposes is subjected to a rate of interest similar



to that for unproductive loans. It is clear that if membership of the society were restricted to industrious peasants and loans to productive purposes, the losses would be diminished and the rate of interest could be lowered. This would afford the society a great advantage over the moneylender, who cannot afford to be so discriminating. The moneylender seeks to eliminate the effect of risk by taking a large number of risks, whereas the credit society should seek to avoid risk. The society can cater only for the few who are able and willing to restrict their personal expenditure within their income, and their loans to an improvement of their earning capacity. Any attempt to include the individual whose heavy indebtedness is due to indolence and extravagance must inevitably end in disaster.

To the members, the society would have to be a complete substitute for the moneylender in meeting their legitimate and necessary requirements, otherwise they would have to have recourse to the moneylender. They would also have to resist, or meet from income or savings, the requirements of religious and social customs. For this and other purposes the society would encourage thrift. The peasants' savings, where they exist, frequently take the form of unproductive accumulations. Such methods were probably engendered by lack of security, and by the absence of facilities for profitable deposit, and influenced by the desire for personal adornment. Law and order have removed the necessity of hoarding, while the spread of Government savings banks, offering good security and a moderate rate of interest, afford a profitable means of investment. The peasant can now choose between the satisfaction of personal adornment and the income from investment. The credit societies should encourage deposits by members who would have the satisfaction of knowing that the money was controlled by themselves and for themselves. Although the members would join the society primarily for the

purpose of securing credit, it is assumed, as with the clients of a bank, that all the members would not want to borrow all the time. At certain periods of the year, particularly during the harvest period, the peasant may have a cash surplus over his immediate requirements, and when good crops coincide with good prices, this surplus may be large. Unless he is encouraged to save, and unless facilities for depositing the money are readily available, he will frequently spend it in lavish extravagance, with the result that he is shortly compelled to borrow. By depositing this money with the society, the members would not only diminish the need for borrowing, but would also supply some of the loan requirements. Deposits might also be attracted from non-members.

By the careful selection of members, the restriction of loans to productive purposes, and the encouragement of thrift, the security the members would be able to offer would be greatly improved. But, since it would consist largely of nebulous qualities such as honesty and industry, and not of readily realisable assets, the individual would still be divorced from the normal sources of credit. By undertaking unlimited liability, whereby each member would become individually responsible for all the debts of the society, the security would be still further increased; for if the members had been selected with the necessary care, it is unlikely that all would be unable or unwilling, at the same time, to meet their obligations. With this security, the society would be in a position to approach credit institutions for the necessary loans. Since the peasant has been taught to regard Government as a benevolently maternal being with untold wealth, he is traditionally inclined to regard this as a legitimate source of credit. Such tendencies should be firmly resisted, and the principle of mutual self-help should throughout be stressed. While the individual cannot approach a bank, the society could, because of

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its greater security. In this way the individual peasants might, co-operatively organised, solve for themselves the problem of credit.

Credit is normally the foundation upon which other types of co-operation must be built, and this accounts for the striking preponderance of credit societies in the tropics. With the members independent of the moneylender they would, both as producers and consumers, be in a position to take advantage of differential prices for which they could co-operatively be organised.

So many exceptions to this generalised account will immediately occur to anyone familiar with any tropical area, that as a description of any particular area it is valueless. The most urgent requirement is the appointment of trained and competent officers, thoroughly versed in tropical conditions, who, unhampered by the insatiable appetite for paper results, can thoroughly investigate local conditions and demonstrate to the peasant the means whereby he can achieve his own salvation. Co-operation is a subject for the specialist, and the cheerful effervescence of the enthusiastic amateur constitutes one of the greatest existing dangers to co-operation. A single failure may damn for generations the prospects of a system otherwise assured by success. Substantial progress will result only from years of unrelenting and usually unrecognised toil. We have discussed merely the approach to the problem, but the actual formation and working of the societies are matters requiring equal care. It is important, however, to realise that there should be a preliminary, and not a post-mortem enquiry. *Festina lente.*

### SUMMARY

1. Credit exhaustion is one of the greatest hindrances to the development of the peasant agriculturist.

2. His indebtedness is the result of unproductive expenditure, and his whole economy is dominated by the moneylender.
3. Co-operative credit societies can, under some circumstances, and if properly modified to meet local conditions, afford the industrious peasant an opportunity for sound development.
4. Having solved the problem of credit, the peasant is a free agent and can proceed with improved methods of purchase and sale.
5. At all stages the constant study of local factors by trained officers should be regarded as essential.

## ORGANISED MARKETING IN ENGLAND AND WALES

BY

THE GENERAL SECRETARY, NATIONAL FARMERS' UNION.

ORIGINATING at Lincoln twenty-four years ago, the National Farmers' Union has by the spontaneous action of farmers spread to every county in England and Wales, and the movement is today probably one of the most outstanding examples of successful co-operation between farmers who are banded together for the protection and improvement of their industry, whether by collective bargaining, trading under the Companies Acts, trading under the Industrial and Provident Societies Acts, or any other economic or political means. The Union's object is, in short, to swell the credit side of the farmer's bank account by every and all legitimate means, and it has no reason to be ashamed of the achievements that have been attained.

One of the outstanding achievements is the success attained by the N.F.U. Mutual Insurance Company Limited. Started in 1911 as the Midland Farmers' Mutual Insurance Society by seven Warwickshire farmers who subscribed £190 amongst themselves, the Society had a premium income of £246,000 in 1927, and its achievements were eulogised by Lord Hanworth, the Master of the Rolls and Sir Walter Kinnear, whose name is so closely associated with National Health Insurance, when they attended at the opening of the Society's new offices at Stratford-on-Avon last August. The Society does not trade for profit, and the savings to its policy-holders in 1927 amounted to £52,000, a striking advantage due to well organised co-operation.

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In 1924, in response to the request of the Government of the day, the Union agreed to take over certain of the functions of the Agricultural Organisation Society, which was on the point of winding up. The Union undertook—

1. To supply such assistance as was formerly obtainable from the A.O.S. to any group of farmers desiring to bring into being a co-operative society for any purpose which the Union is satisfied has a good prospect of success.
2. To provide general assistance to societies now in existence or to be formed by providing advice or help in the following or similar directions:
  - (a) Procedure of registration and working under the Industrial and Provident Societies Acts, including the supply of model rules.
  - (b) Methods of finance.
  - (c) Questions of taxation.
  - (d) Interrelations with other societies, including the prevention of overlapping and the federating of societies.
  - (e) The convening of conferences on subjects of interest to any group or groups of societies.
  - (f) Negotiations with Government Departments or other central bodies on behalf of societies.
  - (g) By acting as a general bureau of information in regard to any questions as to which societies are in doubt or do not know where to turn for the information they desire.
  - (h) By compiling statistics, with percentages of cost, taken from the societies' annual returns and balance sheets, with a view of drawing the attention of societies to any weaknesses which these figures reveal, and offering help in overcoming any difficulties the societies are encountering.

In order to carry out this work the Union set up at its headquarters a new co-operative department which has functioned ever since. The farmers' agricultural co-operative societies in England which were affiliated to the A.O.S. were invited to enrol themselves on the N.F.U. register of co-operative societies. This invitation was accepted by the bulk of these societies, and the register now contains the names of 160 English and Welsh societies representing a combined turnover in 1926 of £10,853,134 and a membership of 64,036. No charge of any kind is made to societies on the register, but the full services the Union undertook to perform are available to them, and have been freely taken advantage of. An instance in this direction is supplied by the case that the Union fought in the High Court this year (*C. C. Bensted, H.M. Inspector of Taxes, v. the Society of the Midland Dairy Farmers Ltd.*) when an important decision was given maintaining the rights of co-operative societies, industrial and agricultural, as to exemption from income tax under Schedule D. Since the inception of the Union's co-operative department twenty-four new farmers' societies have been registered under the Industrial and Provident Societies Acts and have adopted the N.F.U. model rules.

The difficulty of the task which the Union undertook in 1924 was aggravated by the collapse of the Agricultural Wholesale Society Limited, which failed with a deficiency of £216,255. Claims amounting to over £100,000 were made by the Liquidator on the societies in membership with the A.W.S. Ltd., and the societies turned to the National Farmers' Union for advice and help. An examination of the claims showed that there were many points on which they could be disputed, but owing to the variety of conditions pertaining, these points could only be cleared up by a series of costly legal actions, which the societies as a whole were not in a financial position to support. On the other hand, the enforcement of the full claims would have driven a large

number of the societies into liquidation, and the Union realised that the agricultural co-operative movement would have received a blow from which it was unlikely to recover.

The Union approached the Ministry of Agriculture with a view of seeing whether some assistance could be given by the Government to avert this disaster. As a result of lengthy negotiations the Liquidator agreed to accept a lump sum of £50,000 in settlement of all his claims, and the Government agreed to make a grant of £35,000 towards this sum on the understanding that the balance was put up by the societies concerned. A scheme of contributions was then devised by the Union, based on the different classes of claims. This scheme was submitted to the societies, agreed to by them, and after strenuous efforts lasting over several months the necessary quota from the societies was collected and the Liquidator's offer of a compromise settlement accepted; the arrangement now awaits the sanction of the Court. As their contribution towards the settlement the Union has undertaken to bear all the charges, legal and otherwise, in bringing the scheme to fruition. Tributes from the societies to the action taken by the Union in the matter have been numerous, the manager of one of the largest and most successful societies stating that the service rendered to farmers' co-operative societies in this connection alone was deserving of their gratitude even if the Union had done nothing else for them.

The effective work of the Union in the economic sphere is, of course, dependent to a large degree on the extent to which its membership represents the farmers of the country as a whole. Today the Union is no longer hampered by the exiguous membership of pre-war days. The pre-war figure has been increased six-fold, and every administrative county in England and Wales has its County Branch of the farmers' organisation. There is a direct line of communication from the individual member through the



Parish Correspondents, Local Branches and County Branches to headquarters. At headquarters affairs are managed by a Council, comprising elected delegates of the County Branches, with its committees of specialists, and it is a simple statement of fact to say that the great bulk of the time of the Council at its monthly meetings is occupied with the discussion of questions affecting the economic interests of members. Efforts go steadily forward to bring more and more working farmers into the Union in order to strengthen the Local and County Branches as units and the organisation as a whole, for, while the Union's machinery has been improved out of all knowledge, it would be idle to pretend that its financial and other resources are yet equal to the task of grappling with all the problems that confront the industry. Nevertheless, even on the basis of its existing democratically organised machinery, the Union is well able to keep in touch with the needs of the various branches of agriculture in England and Wales and has done, and is doing, much to cater for its members' requirements. It is that very acquaintance with the hard facts of an infinite variety of cases that has taught the members of the Council at once the possibilities and the limitations of collective effort and has effectually barred the adoption of ill-digested schemes for the solution of marketing ills, which, if adopted, would have been foredoomed to failure—a failure that would have been costly and might have wrecked the Union.

The Council of the Union has approved the principle that the organisation of marketing should proceed on a commodity basis, and that as opportunity offers the subject should be tackled by the appropriate committees of the Union: grain by the Cereals Committee, meat and live cattle by the Livestock and Wool Committee, eggs by the Poultry Committee, etc., etc. In view of the existing membership of the Union each of these committees can claim, broadly speaking, to represent the great majority of

those interested in the commodity under consideration, and it can be safely said that during the past year every problem of importance affecting the marketing of the principal agricultural commodities has been under consideration by the commodity committee concerned. These problems have been the subject of conferences with the trading interests affected and with the Markets Branch of the Ministry of Agriculture.

What has already been accomplished by collective economic action under the ægis of the Union can best be illustrated by a brief and necessarily incomplete reference under separate headings for different commodities.

*Milk.*—Owing to the then chaotic state of the milk industry and the low prices ruling for producers due to unlimited competition and six-monthly contracts, and in view of the breakdown of the scheme launched in 1920 for a fusion of producing and distributing interests, the Union, which had been rapidly increasing its membership, decided to try to put the industry on a sounder economic basis. Investigations were made and a visit paid by the Chairman of the Milk Committee to the United States, with a result that a scheme was formulated and accepted by the distributing trade, which provided for—

1. Twelve-monthly contracts.
2. The differentiation between milk for consumption in liquid form and milk for manufacturing purposes.
3. An annual settlement of prices on a national basis for the forthcoming twelve months by a joint committee of producers and distributors.
4. The issue of an agreed contract form for use between buyer and seller.

This scheme has now been in operation for seven years. Its effect has undoubtedly been to stabilise prices and create confi-

dence in the milk industry as a whole. It might almost be claimed that it has been too successful in this direction and has created a new difficulty by stimulating output. It is not claimed that the scheme represents the final solution of the problem it was designed to solve. It has resulted in an annual tussle over prices which on more than one occasion has nearly resulted in a complete breakdown of negotiations, but, as already stated, it has stabilised prices, and has firmly established the principle of collective bargaining on a national basis between representatives of the producers and representatives of the distributing trade. In this respect it may be of interest to state that the last agreement arrived at between the representatives of the Union and the Milk Distributors affects sales of milk approximating £40,000,000 in value. The outstanding difficulty which leads to annual disputes is the question of surplus milk, and at the present time a revision of the basis of the Joint Committee's negotiations is under consideration with a view to eliminating this difficulty and bringing the agreed prices on to a basis of payment for all milk at one set of prices, dropping the present differentiation between liquid milk and milk for manufacture. As a corollary it may be found necessary to establish farmer-controlled county or area selling agencies.

*Sugar Beet.*—When Government assistance was forthcoming for the establishment of the sugar beet industry in this country, first in the form of a remission of the excise duty and then through the British Sugar (Subsidy) Act, the Union realised that if growers were to obtain the fullest advantage from the new industry it was desirable that questions of prices should be discussed between the Union, acting for the growers, and the factory proprietors. As early as 1923 a special Sugar Beet Committee was set up for this purpose and generally to watch over the interest of beet-growers. By 1924 the principle of collective bargaining was established, and

the effect was immediate, as after a short and sharp struggle with the factories, an addition was conceded in the contract price of the equivalent of one-seventh of the price of a cwt. of sugar to the price received by growers of beet under a three years' contract, representing in the aggregate an addition of about 14 per cent. to the price received by growers for the 1924 crop. Subsequent negotiations established a minimum price of 54s. on a three years' contract for the first period of the subsidy, or 10s. in excess of the minimum figure laid down in the Subsidy Act. It was also made a condition of the contract between the factories and the growers that the National Farmers' Union should be empowered to appoint special representatives at each factory to watch over the interest of the growers, and a deduction from the grower's account of 1d. per ton was to be made by the factory and to be handed over to the Union for this purpose.

The principle of collective bargaining is now firmly established in the industry. The various factory companies work through a joint factories' committee, which negotiates with the Sugar Beet Committee of the Union. The conditions and prices of the new contract for the 1928-30 period were the result of lengthy discussions between those bodies, and no departure from existing method or practice is made without previous consultation.

It is sometimes contended that as the factories would be helpless without their raw material—beet—and that farmers can at any season easily withdraw their beet acreage, the Union should have been able to drive a harder bargain in respect of the 1928-30 prices, but this contention overlooks the fact that the financial pool from which support for the erection of new factories can be obtained is very small, and that if the inducement for the investment of capital is made too small, the prospects of an extension of the industry disappear and with it all chance of farmers in many parts of the country enjoying any share of the benefits of the

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British Sugar (Subsidy) Act. Nor is it impossible that as a result of a fair season it may be found that the concessions which the Union obtained from the factories in respect of higher payment for increased sugar content above the  $15\frac{1}{2}$  per cent. standard may go far to meet the reduction in the standard price.

*Wool.*—The sale of wool graded and bulked through co-operative wool societies has consistently had the sympathetic support of the National Farmers' Union, and several of the wool societies have been directly promoted through its local branches. The popularity of this mode of sale, which enables the wool to be offered on the London Wool Exchange and reap the advantage of competitive buying, is increasing, and more societies are likely to be established in the near future.

*Hops.*—The produce of some 90 per cent. of the hop acreage of the country is now sold through English Hop Growers Ltd., a co-operative society which was promoted under the auspices of the Union on the advice of its Hops Committee. The Society has definite binding contracts with its members for the sale of all their hops, and where necessary enforces these contracts. The operations of the Society have stabilised hop prices over a period of very difficult years when surplus production looked like playing havoc with the industry. Sales effected through the Society exceed in value £2,250,000 per annum.

*Eggs.*—Until recent years the general farmer of the country has been inclined to look upon egg production as a side line of not much importance, but it is now generally realised that it is a branch of the agricultural industry which can be made highly profitable, and is well worthy of special attention at a time of agricultural depression when the branches which are profitable are hard to find.

The special Poultry Committee of the Union was set up in January, 1926, and in the following January, in conjunction with

the National Poultry Council, a national conference on the marketing of eggs and poultry was held in London. Representatives of both producers and distributors were invited to the conference, and on behalf of the latter interesting papers were read illustrating the difficulties which distributors encountered in the sale of home-produced eggs and poultry.

Arising out of this conference, the Poultry Committees of the County Branches of the Union, which had been generally set up in response to an appeal from headquarters, were asked to consider the general question of egg marketing with the special object of securing:

- (a) A high uniform level in the quality of eggs marketed, both as regards size and quality.
- (b) The creation of a demand for home-produced eggs in preference to foreign.
- (c) The provision of a guarantee to the public of a supply of home-produced eggs of first-class quality.

Following the receipt of the replies, conferences took place with the National Poultry Council, and then, in conjunction with that Council, with representatives of the distributing trade. Certain points of divergence arose on which the views of the Ministry of Agriculture were asked. As the outcome of this reference the Minister of Agriculture appointed a Poultry Advisory Committee representative of all sections of the industry, and this Committee was asked to prepare a national marketing scheme. In due course the scheme was produced and submitted to the various interests concerned. Certain modifications were made as a result of the discussion, but agreement was finally arrived at, and the scheme now known as the Egg Marketing Scheme, and fully described in the Ministry's Marketing Leaflet No. 6, was duly launched. This scheme, which provides for the sale of home-

produced eggs under a national mark through duly accredited packers, makes the County Branches of the Union responsible for receiving the applications for enrolment as accredited packers and for reporting thereon to the Ministry of Agriculture acting for the National Marks Committee. The Union was convinced that to ensure the full success of this scheme an order for the marking of imported eggs under the Merchandise Marks Act must be made. A formal application under the Act was made by the Union and the National Poultry Council in January, 1927, but was unsuccessful. The application was repeated in February, 1928, this time with better success, and the necessary Order was submitted to Parliament on November 7. The marketing scheme, which will come into full operation early in 1929, therefore, has every prospect of being fully successful. It will be seen that considerable progress has been made in the organised marketing of eggs since the Union started its Poultry Committee in January, 1926.

*Fruit and Vegetables.*—The Fruit and Vegetables Committee of the Union devotes much time to the economic problems affecting this branch of the agricultural industry. It takes a leading part in the Imperial Fruit Show and sees that home produce is worthily exhibited at its annual shows. Arrangements have also been made in conjunction with the Ministry of Agriculture for the obtaining of as early information as possible with regard to competitive foreign crops, and also as to the probable supplies of jam fruits in order to give growers some indication of the possible trend of prices.

The most interesting feature, however, from the marketing standpoint has been the inauguration under the auspices of the Union in conjunction with the Ministry of Agriculture of a scheme for the sale of apples and pears under a National grade mark. The scheme is on somewhat similar lines to the Egg Marketing

Scheme, but provides for the grower's name to be added to the mark. This is the first marketing scheme of this nature to be tried out in this country and already there are signs of a growing demand for fruit marketed under these conditions.

*Livestock and Meat.*—For many months a special sub-committee of the Livestock Committee of the Union has, in conjunction with the Markets Branch of the Ministry of Agriculture, been considering the possibility of devising some scheme for the better marketing of livestock and for marketing English meat under a guaranteed grade designation with a view to increasing the demand for home-fed produce.

The problem is a difficult one, and complicated by the number of dairy cattle which must year by year find their way on to the live meat market. As a preliminary step towards improving the marketing of livestock it has been decided, in conjunction with the Ministry of Agriculture, to make an experiment in certain selected areas towards improving the market reports. Panels of farmers will be appointed in each area to advise the official market reporter, and all reports will be based on a definite agreed classification.

With regard to the sale of meat by grade, proposals have been considered for the grading and marking of English meat at Smithfield Market, and consultations have taken place with the organised meat traders on the subject; but it has been agreed that before these proposals can be put into effect even on experimental lines, some well-organised scheme will be required for securing regular supplies of the quality desired in the centres of production. Further enquiries are now proceeding on these lines.

*Potatoes.*—The Potatoes Committee of the Union is at present engaged on an enquiry as to the practicability of selling potatoes under recognised grades guaranteed by a national mark.

*Cereals.*—During the past year a special marketing sub-committee of the Cereals Committee of the Union has been con-



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sidering a scheme of organisation for the better marketing of grain. The question of sale through county selling agencies has been explored and also schemes of guaranteed sampling, but so far it has not been found possible to formulate a national scheme.

These notes under the headings of different commodities leave no doubt as to the wide extent of the activities of the National Farmers' Union in the investigation of the economic problem affecting the marketing of agricultural produce. They also show that, whilst much remains to be done, considerable progress has been made. But the action already taken and referred to above by no means embraces all the activities of the Union in this direction.

Reference may be made to the work undertaken in conjunction with the Ministry of Agriculture and the Empire Marketing Board to create a demand for home produce. At all the Exhibitions held up and down the country where the Empire Marketing Board has a section drawing attention to Empire produce there is now a separate stand exhibiting home produce, and this stand is arranged by and is under the control of a special Exhibitions Committee, consisting of representatives of the Union and other Associations, which meets at the offices of the Union and has as its Secretary one of the Assistant Secretaries of the Union.

Turning to the general question of marketing, in 1927 a special Sub-Committee on Marketing was set up to consider this subject as a whole. This Committee issued an interim report in November, 1927, containing *inter alia* the following recommendations:

It is generally recognised that home producers cannot afford to lag behind their overseas competitors in the matter of the efficiency of their marketing methods, and it follows that, if such efficiency can be promoted by organised effort, it is the business of the Union's Branches to lend the assistance of their machinery for the purpose as has been done in many cases.

The Committee recommends, accordingly, that the Executive Committees of County Branches be advised to appoint a Sub-Committee to confer with the County Agricultural Organiser and a representative of the Ministry's Provincial Advisory Centre in regard to the marketing facilities within the County Branch area, with special reference to the appropriate recommendations published in the Reports in the Ministry's Economic Series.

The report of the Sub-Committee should be circulated to all members of the County Branch Executive Committee as well as to Local Branches. A copy should also be forwarded to headquarters. When the report has been discussed by the Local Branches the County Executive should make their recommendations, if any, in regard to (a) local action, (b) action on a county basis, and (c) action in concert with other County Branches.

Any recommendations by County Branches for concerted action with other County Branches should be transmitted to headquarters for consideration by the appropriate Committee of the Council of the Union, as well as to the County Branches concerned.

Special attention should be given by the Sub-Committees appointed in accordance with the foregoing recommendation to the question of voluntary action in the direction of the standardisation of produce (*cf.* the example of the Cheshire and Cheddar Cheese Federations).

In considering the report of its Sub-Committee, the County Branch Executive Committee should bear in mind the desirability of arranging conferences with distributors' organisations to examine any special aspects of marketing organisation affecting the County Branch area or any particular locality within that area.

The Sub-Committees might consider whether any waste could be eliminated by arranging with individual firms of haulage contractors to do something to organise a haulage service for the conveyance of farm produce and farm requirements for individual farmers acting in collaboration. Similarly, the Sub-Committees might consider whether the

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possibility exists of obtaining reduced railway charges through individual members collaborating to forward consignments of produce to a given destination or to receive consignments of farm requirements from a specific source.

The Committee's Interim Report was approved by the Council and circulated to the County Branches. A further Report by the Committee has since been prepared and is at the moment of writing awaiting consideration.

Enough has been said in this article to show that the National Farmers' Union is fully alive to its responsibilities in the economic sphere—it could hardly be otherwise seeing that the organisation is run by men democratically chosen by those who are dependent upon the soil for their livelihood. It is the devoted service of the leaders of the Union in the counties and at headquarters that has built up the organisation to its present position; and so long as the existing constitution of the Union is maintained, there is no reason why the progress accomplished, as indicated in this article, should not be continued to the lasting benefit of agriculture in England and Wales.

## FINANCIAL POLICY OF FARMERS' SOCIETIES IN ENGLAND AND WALES

BY  
M. DIGBY.

THE characteristics which distinguish a co-operative society from a joint stock company lie principally in the financial aspect of its activities, particularly in its practice with regard to capital and to the disposal of profit. Broadly speaking, the unit in a joint stock company is the share. With the share goes the vote, that is the power over the conduct of the organisation, and it is on the basis of the share that all the profits are divided. This system has been devised to meet the case of organisations whose sole object is to make money for a limited group of persons who constitute their shareholders. The process is carried a step further if the bulk of the shares is concentrated in a few hands, in which case the organisation may the more readily be devoted to making the private fortune of one or two persons.

The unit in the co-operative society is the member. It may or may not be one of the obligations of membership to contribute to share capital, but the right to vote attaches to the member, not to the share, and it is amongst members, and not shares, that the profits are divided. This form has been evolved to meet the needs of an unlimited number of persons who wish to carry on services of common benefit to themselves. The benefits they anticipate are usually economic benefits, but they are not primarily cash skimmed from the annual turnover, as in the case of joint stock undertakings. To preserve this characteristic the true

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co-operative society fixes the rate of interest which it will pay members for the use of their share capital, and finds an equitable method of distributing surplus profit to members, generally in proportion to the use they have made of the society's services. The distinction between the co-operative and joint stock forms has been very generally recognised, and many countries have made legal provision for its maintenance. The law in Great Britain, however, leaves it to co-operative societies and joint stock companies alike to make their own rules as to the place and power of capital and the disposal of profits. The only exception to this policy of *laissez-faire* is the limitation of a member's share holding in a co-operative society to £200, and this, as will be seen, can practically be evaded.<sup>1</sup>

In order, therefore, to have some general idea of the practice of British co-operative societies in these respects, it is necessary to examine the actual rules used by the different societies. British agricultural co-operative societies are registered, generally speaking, under one of three types of rules. These may be classified under the names of the bodies devising them.

1. *Co-operative Union Rules*.—These were adopted by most of the oldest and a few of the most recent farmers' co-operative societies. They were used with little modification by the Agricultural Organisation Society in its first years of operation.

2. *Agricultural Organisation Society Rules*.—These cover the great majority of the societies, and all those of the intermediate period. They have been several times modified, and the different drafts vary considerably on the points under discussion. They have been adopted by the W.A.O.S. and the Smallholders and Allotments Organisation Society.

<sup>1</sup> Credit societies and smallholding and allotment societies leasing land from a county council are under certain restrictions as to disposal of profits.

3. *The National Farmers' Union Rules*, of which there are at least two versions. These have only been adopted by the most recently formed societies.

In addition, a few societies have drafted rules of their own, differing in a greater or lesser degree from any of the foregoing.

All three types of model rules are unanimous in establishing the principle of "one man one vote"—that is, of voting by members and not by shares. Their policy with regard to the division of profits requires more detailed study.

The General Rules drafted by the Co-operative Union for the use of agricultural societies provide that after the payment of interest on "loans, deposits, or guaranteed preferential shares," the net profit shall be applied:

1. To the reduction of fixed stock, etc.
2. To the reduction of preliminary expenses.
3. To a dividend on share capital.
4. To reserve fund.
5. To educational, social, etc., funds.

Of these, 1 is the only charge made definite by the general rule itself; 2, 4 and 5 are made dependent on the decisions of the committee or the general meeting; 3, together with the disposal of any further profit, is referred to a special rule. This special rule varies from society to society. The most usual and most modern type fixes interest at 5 per cent., but occasionally at some other figure, or preference shares may receive interest at 4 per cent. and ordinary shares at 5 per cent. As a rule, from 5 to 10 per cent. of the net profits are allotted to the workers employed in the society as a bonus in proportion to wages. Further, the proportion to be paid to reserve is sometimes indicated, at least till the reserve has itself reached a certain figure in relation to the share capital. Finally, it is laid down that "the remainder

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of the net profits shall be divided amongst members in proportion to their sales through and purchases from the society." A qualification is sometimes added, " provided that no non-member shall participate in the net profits of the society "; or non-members are allowed to participate, but at a reduced rate of bonus. Sometimes it is provided that during the first year bonus of this type should be transferred to the members' respective share accounts, and not paid to them in cash.

These Union rules cover all the points satisfactorily, and make it clear that nothing but a genuine co-operative society can be carried on under them. Some of the special rules of individual societies, however, add a clause permitting profits also to be distributed " in any other way the committee (or the general meeting) may decide." This opens several more or less dubious alternatives, which will be discussed in detail later.

The Agricultural Organisation Society in the first years of its existence made use of the Co-operative Union model rules, occasionally modifying the special rules to suit the requirements of individual societies, and, indeed, it is in this period that most of the societies with the Co-operative Union type of rules were founded. The A.O.S., however, soon after drafted model rules of its own. These were issued successively in several forms, the alterations being prompted, it would appear, partly by a progress of ideas, and partly by the needs of the different types of society.

The first draft (" Form A ") lays it down that the first charge on the net profits shall be interest on share capital at 5 per cent. Further uses for profit are the building up of reserve and the payment of not less than 5 per cent. as a bonus to workers, the remainder " to be divided as the committee may in their discretion approve." " Form D " contains the same provision on these points. These forms have also been adopted by the Welsh

Agricultural Organisation Society, which has added in some of its later editions of "Form A," the words "not more than" before the 5 per cent. interest on capital. The Smallholders and Allotments Organisation has usually adopted "Form D." Some individual societies have dropped the clause relating to workers or to the reserve fund, and a fair number have increased the rate of interest to 6 or 7 per cent.

Now it will be observed that these provisions are ambiguous, not to say contradictory. It is fairly obvious, especially in cases where the sentence runs "*not more than 5 per cent.*," that the intention is to fix the rate of interest payable on share capital, and it is certainly so understood in the majority of cases by the co-operative societies themselves. Nevertheless, it is a legal fact that should the committee "in their discretion" decide to utilise remaining profits in paying a further 5 per cent. bonus on shares, thus, in fact, bringing the interest on capital up to 10 per cent., there is nothing in the rules to prevent their doing so.

It was probably felt that a certain amount of guidance to committees in the exercise of their discretion would not be out of place, for two alternative rules were soon after issued. The first took the form of an amendment either to "A" or "D," drafted on the following lines: "The balance of the net profits shall be divided amongst the members of the society for the time being as a bonus proportionate to the business done by each respectively with the society." Sometimes a clause is added stating that non-members shall participate at a lower rate, or that the rate of bonus shall not necessarily be the same for all departments. Where a clause establishing "bonus on business done" stands alone at the conclusion of a rule on the disposal of profits, it satisfactorily ties the society to a safe and co-operative method of conducting its affairs. It is, however, in a few cases, still followed by a permissive clause enabling the committee to



make further arrangements if it seems good to them, a clause which merely restores the ambiguity of the earlier rules.

The second amendment is of a much more contentious character. It occurs principally in "Form A modified" and in "Form "AD," and lays it down that profit, after the payment of 5 per cent. interest on capital, may be used (*a*) for the equalisation of interest on share capital or of bonus (thus tacitly admitting variations in the rate of interest) and (*b*) for distribution as fully paid "B" shares to members. These shares bear interest in the same way as ordinary shares, and if they bring any members' holding up to a greater amount than the statutory £200, it is laid down that the surplus should be treated as loan capital on which the member receives the same interest as on his ordinary shares. In this way the intention of the Act is neatly defeated in a perfectly legal manner. The object, of course, is to provide the society with capital, and the rule is frequently adopted by dairies and other organisations requiring to be more or less heavily capitalised.

A few other forms of A.O.S. rules exist, which are relatively of little importance. "Form J" is principally adapted to allotment societies, and contains a clause on distribution of bonus on business done as well as the optional clause. It also contains some minor limitations on the votes of members who are not also tenants.

The rules drawn up by the National Union of Farmers make a 5 per cent. interest on capital the first charge on the net profits, followed by reserve, and in some cases a bonus, either of 5 per cent. or an unspecified amount, to the workers employed by the society. Further provisions may be to various effects. (1) "The discretion of the directors" may once more be invoked. (2) It may be laid down that the balance should be paid in bonus on business done, subject to possible discrimination in favour of (*a*) N.F.U. members, (*b*) those who have entered into contracts for the

supply of produce, etc. (3) It may definitely provide for the payment of a further "bonus" on shares, the balance to be distributed as bonus on business done.

Of these three, (1) differs in no way from the ambiguous rules already examined; (2) leaves nothing to be desired, though the clause relating to the N.F.U. is of little co-operative relevance; (3) deliberately lays down a purely joint stock practice as suitable for co-operative imitation.

Before attempting a more considered criticism of these different rules and the tendencies they indicate, it may be as well to note some of the rules which societies have drafted on their own initiative, uninfluenced by a supervisory body. Many of these are excellent, and it may be remarked that several of the societies which are most lively today are those which originally took the trouble to draft their own rules. Others, however, have made more questionable experiments. There are also a few societies which have made innovations in one or other of the accepted rules which indicate a definite variation in practice.

One or two have omitted any ruling on the division of profits, others declare that no interest of any kind shall be paid and all profits transferred to reserve. In a few cases both voting and the division of profits are in accordance with shares. Sometimes, though profits are distributed in bonus on business done, voting is by shares. In some, though bonus on business done is established, members must hold £5 worth of shares before they may participate. A device of precisely opposite character is the payment of  $3\frac{1}{2}$  per cent. interest on capital to those purchasing less than £10 worth of goods from the society, and 5 per cent. to those purchasing more. In some the interest on capital is fixed in proportion to the net profit in any given year—a provision which once more approximates to joint stock form. A curious provision is that bonus should be paid only on eggs (not exceeding

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£1 per week in value) sent in during the winter months. In one there is a system of additional dividends to foundation members. In another the worker's bonus accumulates till it constitutes a share, when he becomes a member of the society.

In order to give some idea of the number of societies working under different types of rules, the following table has been compiled:

### SOCIETIES EXAMINED (ALL TYPES, INCLUDING SMALLHOLDING AND ALLOTMENT SOCIETIES).

Under A.O.S. Rules with interest on capital definitely limited	..	78
Under A.O.S. Rules without definite limitation	.. ..	229
<sup>1</sup> Under Co-operative Union Rules, interest limited	.. ..	30
<sup>1</sup> Under Co-operative Union Rules, interest not limited	.. ..	4
Under N.F.U. Rules, interest limited	.. ..	10
Under N.F.U. Rules, interest not limited	.. ..	3
Under Society's own Rules, interest limited	.. ..	22
Under Society's own Rules, interest not limited	.. ..	14
Total	.. ..	390

Of the total, only about 26 per cent. have a definite limitation of interest on capital. Of the rest, it may be assumed that the majority actually practise such a limitation, and some may not even be aware that their rules permit them to do otherwise. There is, nevertheless, a tendency to break away from co-operative tradition in this matter, exemplified by the "bonus share" clause and by one type of N.F.U. rules. It is, moreover, a somewhat startling fact that in the rules of more than half the English and Welsh societies there is no mention of bonus on business done, a system usually regarded as one of the essential features of co-operation.

It may be worth examining the actual financial position of British societies in the last year for which complete figures are

<sup>1</sup> Includes societies organised by the A.O.S. using Co-operative Union Rules.

obtainable. These include the figures for Scotland, which has not been so far discussed in this article. In 1925 there were 709 agricultural trading societies in Great Britain, with a turnover of £12,874,184, share capital of £1,529,078 and loan capital of £1,315,488. It will be seen that the turnover was between eight and ten times as great as the total share capital, and that loan capital equalled about 86 per cent. of share capital. The different commodity groups diverged comparatively little from this average, except that the fruit and vegetable societies showed a high, and the farmers' and growers' societies an exceptionally low, return for capital invested. The proportion of loan to share capital was highest among fruit and vegetable and farmers' and growers' societies, the latter dealing largely in livestock. Dairies were very slightly above the average, requirement societies slightly below.

The year 1925 was, on the whole, a bad one for farmers and their co-operative societies. The distributable profits were consequently small. Interest on shares was paid at an average of 3 per cent., the total sum being £45,535, as compared with £47,883 paid in bonus on business done and only £3,485 as bonus to workers. The bonus on business is thus in the aggregate slightly in excess of the interest on capital, a proportion which is maintained in all commodity sections except dairies, fruit and vegetable and farmers' and growers' societies, where interest on capital is considerably the larger item. This position is the culmination of a process which has been going on for some years. From 1915 to 1919 the interest on shares was usually less than a third of the bonus on business. Through the succeeding years, some of them years of aggregate loss, it has increased steadily, though irregularly, till in 1924 it actually exceeded the bonus on business (£43,046 to £38,507). A slight reaction thus set in in 1925, but it is not possible to say whether it has been maintained.

This would appear to indicate a marked tendency in the direction of joint stock practices, but it must be borne in mind that the period was on the whole one of small profits for the farmers' society, and that while the share capital of societies has risen 416 per cent. between 1918 and 1925, sales have only risen 260 per cent. and membership 112 per cent. The bulk of the increase in share capital took place in 1919-1920, when the purchasing power of money was low, so that co-operative societies, like other businesses, have suffered from the deflation policy. The year 1919 was a boom year in which the adverse affects of over-capitalisation would not be felt, but in 1920 the proportion of bonus on business (the index of free profit) began to fall, a process which continued to the slight recovery of 1925. Interest on capital fell also, but remained of necessity much higher both actually and proportionately than it had been in 1918. The interest on capital being a first charge on the profits, the societies had no choice but to pay it, and most of them doubtless found themselves with little remaining for a bonus on business. At the same time, the relation between the increase in members and in shares indicates that even these profits were probably not unconnected with sales to non-members. Further, the proportion of turnover to capital has fallen away steeply since 1918. In 1918 £100 worth of trade was done for every £3 8s. of capital; in 1925 there was only £100 of trade for every £11 8s. of capital.

It would be difficult to say how much the dividend policy of societies is deliberate and how much it is forced upon them by circumstances, but, considering the possibilities indicated in their rules, it is clear that amongst British agricultural societies there is a greater approximation to the joint stock type of organisation than would be thought desirable or even legal in most European countries or in any of the more progressive Dominions. It is worth considering where precisely the undesirability lies.

An undertaking in which profits are divided in proportion to capital inevitably becomes one in which those holding the most capital have the greatest interest. Even if there is rough equality of share holding, the interest of members becomes fixed on shares and profits rather than on turnover and services, and profits, not services, become the object of the society's activities. Various developments may take place. To secure profits there will be a tendency to enlarge the margin between costs and sales, thus creating an artificial surplus which will go into the pocket of the large investor rather than the large buyer and seller, who has probably done more for the success of the society. This at once establishes inequality amongst members. The investor benefits at the expense of the user, the large shareholder at the expense of the small. If the process goes too far, the small shareholder may decline to be any longer a party to the process, and withdraw his custom. Further, in dividing profit by shares, the fewer the shareholders, the larger is the individual gain. This may produce a tendency to exclude fresh shareholders and trade with non-members, thus substituting the exploitation of the non-member for the exploitation of the small shareholder, and transforming the society into a corporate middleman. The provision of "one man one vote" is, of course, a valuable safeguard, but it is to a certain extent nullified by the tendency of those who have a small financial stake in the undertaking to stay away from meetings.

There is no legal or commercial objection to a joint stock organisation as such, but it is not one that can usually be run successfully by farmers. It requires a peculiar kind of management, and the farmer who thinks he can make a living out of the profits of a trading concern generally abandons farming to do so. It is not an enterprise adapted to a mixed body of farmers, and it is not one usually consistent with running a service agency

for sale or purchase which is to be to their mutual benefit. The peculiarity of a co-operative organisation which a joint stock company does not share is that its shareholders are those with whom it does business. If members' business with the society and their investments in it corresponded, high interest on capital would be merely transferring cash from one pocket to another. As they frequently do not, any policy which puts buyers and sellers in a worse position than investors, tends to alienate customers, and thus threatens the existence of the society, which can only live by being used. Even if alienation be a remote danger seldom reached, the shareholder who can draw profit without ever placing an order with the society will frequently leave that duty to his neighbour, while he himself seeks a more or less illusory bargain elsewhere. The system by which every sale or purchase not only builds up the strength of the society but increases the customers' own share in the accruing profit is an incentive to trade and allows the profit-making instinct to contribute to the solidarity of the society.

It may be urged that the investor of capital also contributes to the success of the society, and in societies requiring to be fairly heavily capitalised he may require to be encouraged. This, as has been suggested before, is probably the object of making possible the distribution of bonus shares out of profits. However, even apart from the objections already cited—the concentration of interest and power in a few, the focus of attention on profits, etc.—it may be doubted if this is a really wise policy. Over-capitalisation has its dangers, as was sufficiently shown by the history of societies from 1918 to 1925, and a society with profit transformed into heavy capital liabilities frequently finds itself in difficulties. As custom depends on membership, a disproportion between capital and membership, especially when capital is sunk in plant and buildings, may often be dangerous, and the undertaking

becomes speculative instead of stable. It may be observed that many co-operative organisations, especially those dealing in seasonal commodities, from the great Dominion wheat pools to comparatively small British societies, work on a very small capital with bank overdraft. This is usually cheaper than share capital, though the interest naturally does not go into members pockets, and it has the advantage that the charge is discontinued as soon as the capital ceases to be required.

In conclusion, it may be repeated that world experience has been against the co-operative society which verges on the joint stock company. The co-operative form has been evolved by methods of trial and error, and is found to be the one which, given the human material and economic conditions of agricultural districts, will give the maximum service and stability. From the great wheat pools of Canada to the peasant societies of Finland or Poland, the principles of "one man one vote" and fixed interest on capital are legally established. Such is the practice of all industrial societies in this country and the intention underlying the rules of most agricultural organisations. It has been seen, nevertheless, that amongst these last there is the possibility, and in some cases the fact, of many practices of dubious co-operative wisdom. This can best be remedied by making the law as clear and definite as it is in nearly every civilised country. The amendment of the law relating to co-operative societies has been under discussion for some time. Whenever an amending Act is drafted, it should include a ruling on voting and the disposal of profits which will put all co-operative societies on an equally secure footing.



## THE YEAR'S PROGRESS IN IRELAND

BY

H. F. NORMAN.

IT is difficult in a time of transition and new growths to measure, otherwise than conjecturally, the rate at which developments have progressed, and, owing to causes discussed in my article "Ireland in the New Phase" in the 1928 *Year Book*, it is particularly difficult to assess the present rate of our co-operative expansion in the Irish Free State within so brief a period as a single year; but it is certain that the branch of the movement nourished by the creamery industry—still the most important part of our co-operative structure—has put forth new shoots during the year. Two new developments were begun in the winter of 1926-27, for an outline of which I must refer the reader to the article mentioned above, and were vigorously pursued during 1928. The purchase through state credits of certain proprietary creameries (mainly those characterised by recent legislation as "redundant," because in these areas co-operative dairying already potentially met the need of the dairy farmers) and the conversion of these into co-operative concerns having been decided on, their purchase by the state on behalf of certain co-operative societies led automatically to an increase in the milk supply, butter production, membership and capitalisation of those societies acquiring the goodwill and milk supply of the retiring proprietors. In other areas, where the buildings or plant were taken over also for the use of newly formed societies, an increase in co-operative business is an inevitable outcome which develops as I write.

Only a rough estimate can be made of these important additions to trade, thus brought into the co-operative movement, but, at the date at which this article is being written, transfers to co-operative ownership have taken place amounting, approximately, to an average annual milk gallonage of 24,000,000 gallons. Allowing a pound of butter for every 2·4 gallons of milk (probably an under-estimate) and assuming the butter to sell at an average price of 1s. 5d. a pound (certainly an under-estimate for the 1928 season), it will be seen that these "converted" creameries bring about £700,000 of new trade into the co-operative system. In addition to this a further supply of about 5,000,000 gallons is, at the same date, under negotiation and this with, say, 16,000,000 more to follow, may be considered as "converts on the way." Assuming these transactions to be completed by the close of the year, there would be then a million and a quarter sterling to add to the co-operative turnover for 1928. The total figures for the year cannot be ascertained before the *Year Book* goes to press, but we are probably near the facts in estimating the sale of butter of the older original co-operative creameries at well over four millions sterling, and in adding between 15 and 20 per cent. to this for those already transferred—with a probable additional 10 per cent. for those about to be transferred. Now, the annual creamery turnover forms from two-thirds to three-fourths of the total rural co-operative trade turnover of the Irish Free State annually. We may assess that turnover as a whole, therefore, at about £7,000,000, a marked increase on that of 1927. Nor is the dairying expansion due exclusively to the additional business taken over from proprietary concerns. Changes in the agricultural economy of Ireland have convinced farmers in various areas not hitherto regarded as those best suited to dairying work that dairying, even there, pays better—the farmer may be pardoned if his phrasing is that it is "less of a losing business"—than other

branches of agriculture. In the Midlands and Home Counties, creameries are being formed in districts where heretofore the cow population was insufficient, and, I think in every case, under co-operative auspices and under the ægis of the I.A.O.S. The energies of that Society are thus severely taxed between old societies taking on new business and new societies participating in the co-operative adventure. In the interest of the dairying farmers themselves, indeed, it has frequently become necessary to curb their manifestations of zeal and to advocate caution in the early stages of organisation by pointing out that co-operative dairying does not profess to be a magic which can work without a sufficient milk supply, ample capitalisation, careful vigilance or, above all things else, co-operative loyalty on the part of the membership. Speeding up in the older dairies (in most of which 1927 witnessed a considerable increase in the produce sold, and in the price obtained for it) and hastening slowly in the new ones is, however, bringing about a remarkable increase in co-operative dairying in Ireland, and it is only a slight over-statement to call the proprietary creamery butter system a "thing of the past." This is our most notable gain.

The temporary and admittedly unusual incursion of the Irish Free State Government into trade in the general interests of the dairying industry has involved legislation as well as administrative action. The energy with which the I.A.O.S. took up the new scheme and carried it through, and the very effective activities of the civil servants delegated to undertake this work under the name of the Dairy Disposal Company, have hastened forward the process of the transfer, and it became necessary for the Government to make new financial provision in its 1928 Budget for the required credits. Moreover, the State's credit once pledged, it became essential to provide peculiar safeguards for the repayment of advances. However sound in itself, considered as political

or commercial economy—and the general agreement of the opposition parties with the Government's policy may be accepted as evidence of this—the scheme being, in the exact sense, extraordinary, could not, in the existing state of legislation, stand alone. The transfers had to be based on contracts, and as our law regarding contracts needs amendment, these required to be indubitably law-proof. The decisions of the Law Lords in 1918 (by a majority) that the "milk binding rule"—a necessity in areas where competition for milk may lead to financial disaster amongst creameries and to a consequent dislocation of business—was *ultra vires* as "in restraint of trade," had introduced into co-operative dairying some degree of uncertainty if not of insecurity.

To ensure the validity of the new contracts, then, the Creamery Act of 1928 was passed. The key to this piece of *ad hoc* legislation is in its schedules, which contain the terms under which the purchasing co-operatives agree to buy new premises, plant, goodwill and milk supply from the Dairy Disposal Company, which of course has first to purchase these from the retiring proprietors. I cannot in a few sentences adequately paraphrase the provisions of the Act and its very long schedules, all of which are necessarily complicated. But reference to a few of its provisions is essential to an understanding of the new developments. Under them, each purchasing creamery must issue, and each milk supplier in the newly acquired areas whose milk is accepted must take up, three £1 shares for each of his cows. No other creamery may take his milk without the consent of the Minister for Agriculture, but not even the Minister can free him (the supplier) from taking his three shares per cow in whatever creamery accepts his milk. Moreover, it becomes obligatory, under penalty, on all new creameries to apply for a license to the Department of Agriculture and it lies with the Minister to issue or refuse a license for acquiring or establishing these new creameries. Thus is the new milk supplier

bound to his society pending the payment of his debt shares, as the society which acquires his milk supply is, in turn, bound to the vendors of the buildings, machinery and supply (*i.e.*, the Dairy Disposal Company); the new shares ("debt shares") being part of the security for the purchase. It was, moreover, thought necessary in the Act to oblige societies to make such new rules, varying their existing practice with regard to shareholding, loan guarantee shares, the amount of "interest" an individual may hold in his society, etc., as would fit the new scheme into the existing constitution of societies registered under the Industrial and Provident Societies Act, 1893. Indeed, it is expressly stated that the power to do so is deemed to exist "notwithstanding anything contained" in that Act. The bearing of all this on our new developments cannot be perfectly envisaged as I write. Its importance is rather in its bearing on the quality than on the extent of our progress.

Side by side with these legislative, administrative, financial, business and constitutional developments, the work of the I.A.O.S. in the organisation of the new areas has gone steadily forward. Statesmanship unaided cannot convert proprietary into co-operative areas and the existence of the I.A.O.S., which plans, advises, directs and organises the new groups into new societies or shepherds them into the existing folds, was the condition precedent which made these transfers possible.

Further changes in co-operative legislation are needed, however, and are promised by the Minister. Some idea of their drift may be deduced from the Creamery Act, 1928. From various statements made by Ministers and Deputies and a knowledge of defects in the existing law, it is reasonable to infer that the new Act—which may be on the Statute Book by the time this article is published—will deal with the formation of a new register of societies, tightening up the regulations for audits, account-keeping,

and the furnishing of annual returns, and it may also include such legislative developments as will fit into the present scheme for the co-operative purchasing of creameries, and perhaps into joint marketing schemes.

Our other main new development has been in marketing. Irish Associated Creameries, still in its first year, entirely voluntary and strictly co-operative, has made a very striking beginning. Handling most of the output of about 80 per cent. of the co-operative creameries, marketing a notably good product, helping to advance the rising price for and enhance the good reputation of Irish butter, winning for itself in the face of some opposition the general esteem of the market, and, in spite of the initial difficulties attendant upon a new scheme, proving itself a commercial success, it is for the societies now to prove that they wholeheartedly and voluntarily accept the principle of federal sale as a permanent element in the Irish co-operative plan. There are still a minority of the societies short-sighted enough not to do so, who allow themselves, for an imaginary because temporary advantage, to be "played off" against the immediate interests of their neighbours and the ultimate interests of the whole industry. To call this policy selfish is to assume that it is, in an ultimate analysis, profitable. Such a conclusion is a fallacy. The interests of the dissenting minority are inseparable from those of their more loyal neighbours, to whose foresight and tenacity are due the existence of the organisation which enables the dissentients to stand out for an exceptional price for their produce. Unless these voluntarily abandon the unwisdom of mingling the water of inter-competition with the oil of co-operation, through allowing the bait of a temporary artificial bid for their support to weaken the organisation, they may find that their only alternatives are to lose all those gains slowly won for them by co-operation or to accept a policy of pooling under plebiscite. All to whom co-

operation is of more than purely mercenary interest must deplore a policy forcing such an issue, and all to whom the position of the Irish butter industry as a whole itself too often played off against the Danish or the New Zealand or some other competing interest—is of practical importance, must realise that it will never occupy the place on the market to which quality entitles it so long as it continues to remain a weakened and divided group of conflicting atoms.

Amongst other demands made upon the staff of the I.A.O.S., in addition to the organisation of new and the reorganisation of existing creamery areas and the inspection of about 270 dairy societies, those relating to co-operative credit require mention here. The Government's scheme for "re-populating" areas denuded of their normal proportion of livestock (explained in the last *Year Book*) was continued during the year; this involved organisation and inspection on the part of the I.A.O.S., and a new development was added. Many districts which lost heavily during the fluke epidemic failed to find farmers willing to deposit in local credit societies the necessary £1 for each £2 made available by the Ministry of Finance as loan capital to advance to members of those societies desirous of purchasing cattle. The Department of Agriculture, therefore, instituted a scheme for State advances to such societies as cannot find deposit capital, but are otherwise considered suitable centres for the use of the State's credit, whether for re-stocking or for other approved economic agricultural purposes similar to those adopted in rural continental societies of the Raiffeisen type. These advances are subject to the recommendation of the I.A.O.S., As this article is written, 63 credit societies (including each type recognised by the Ministry's regulations) have received advances from the Department of over £84,411 in 16 counties. President Cosgrave, addressing the Annual General Meeting of the Cork Industrial Development

Association, on September 5, 1928, summarising this part of his Government's activities, said that "these loans were made obtainable through local co-operative credit societies which received from the Department State advances free of interest for three years. . . . These societies have been closely supervised by the I.A.O.S., and there is satisfactory evidence to show that the money was well used by the borrowers, chiefly for the purchase of fresh stock. In many cases this useful scheme increased the milk supply to creameries. Repayments to the Department of the money advanced will begin falling due in October next, and there is good reason to believe that the credit societies will meet their obligations satisfactorily."

Meanwhile the Agricultural Credit Corporation, registered late in 1927, is in a position to make advances to co-operative credit societies, and it seems improbable that the Department of Agriculture will further extend its schemes in regard to these. Under the Act to which the Corporation owes its existence, all applications from farmers for loans of less than £50 must be referred to such societies; but, as the Corporation's lending rate is 6 per cent. and individual farmers have been usually charged 5 per cent. by credit societies functioning before the formation of the Corporation, no new societies have been formed under this scheme. The future of co-operative credit in Ireland is still in some respects undetermined, more particularly in non-creamery districts, but the principle has found favour both with the Government and with the largest opposition party (Fianna Fail); Labour has always been friendly, and, in one form or another, we may expect to see it develop. A new scheme is under contemplation, too, whereby loans may perhaps be advanced to creamery shareholders on the security of their milk supply through their local creamery for the purchase of cattle, etc.

The largest trading operations, apart from Federal sale, are



carried on by the three bacon and meat factory societies which between them conducted trading operations of close on a half a million sterling in twelve months. The periods covered, though of equal duration, were not identical, as the youngest and biggest of these societies only commenced to trade in the spring of 1927. Irish Meat Ltd. had made a net profit of over £2,000 by the close of its first full year, the gross trade profit being £19,331, a remarkable achievement in a year of varying fortunes in the meat industry. The first society to blaze this co-operative trail, Roscrea Bacon Factory, made a profit of nearly £1,000 on the year, and is extending its premises, adding a new department to its business and installing new plant. The third society (second in date of establishment) made a profit of close on £2,000 and had a total credit balance of £16,447; it is thus in a strong financial position. The total nominal share capital of these three societies is close to £220,000, that of Irish Meat Ltd. alone, drawn from Munster and South Leinster, being over £174,000. This, and even the smaller capital of the other two societies (each of them virtually restricted to a single county), bear emphatic testimony to the confidence of the farmer shareholders in the co-operative principle. There is still a vast unexploited field in the live and dead meat industry for the movement to conquer when the time is ripe for a new advance, and the adventure and enterprise of Irish Meat Ltd., which, as it covers several counties, is virtually on a "federal" scale, proves that with courage, patience and foresight, success may reasonably be anticipated.

Of course the biggest turnover of any single society in 1927 was that of the trading federation for purchase and sale of farming and general requirements, the Irish Agricultural Wholesale Society, whose total business stood on December 31 in that year at £543,896, an increase of 15 per cent. on the 1926 trade. This was followed by a still higher percentage increase during the first half year of

1928. This recovery in the trade of a business which had seriously felt the reverberations of the military, political and civil seismic-like disturbances of 1914-1923, and of the agricultural landslide which had characterised post-war Europe as a whole and these islands in particular, is as remarkable as it is welcome to all who desire the wellbeing of Ireland. It is due to various factors and may be taken as proof that political equilibrium is restored and that agriculture, if not exactly optimistic, is at least cautiously confident of the future and has begun to spend more freely and to capitalise farming business. But, even with these factors in its favour, the I.A.W.S. would not have reached its present reassured prospects but for the bold and prudent business policy of its directorate, a quite exceptional zeal on the part of its staff, and a realisation by the federated societies, the farmers, the business public and the Co-operative Wholesale Society of Manchester, through which a considerable proportion of its trans-Channel purchases are made, that its future is as essential to the continued success of co-operation in Ireland as that is to the welfare of the Irish farmer.

A good deal of attention is given to Irish co-operation by students, many of whom come to the Plunkett House from India, Japan, the United States or European countries, to enquire into the work of the I.A.O.S., and of the Horace Plunkett Foundation, and who almost always spend some days visiting societies in the country. Considerable interest is expressed in what they find in Ireland, and we are frequently informed that valuable knowledge has been gained by their visits. Amongst these societies, besides some of the large Munster or Leinster creameries and credit societies of the most recent type, worked in conjunction with the Government's schemes for making advances to farmers, we find that much interest revolves around the little towns of Ballyragget, and Castlecomer. In the first named the North

Kilkenny Co-operative Poultry Society, the largest of its type in the Irish Free State, is centred. The trade turnover for this Society in 1927 was £24,902 2s. 10d. the net profit, £48 2s. 1d., the total profit up to the end of the year, £449 7s. 4d., the General Reserve, £4,276 12s. 8d., and the Share Interest, £84 15s. A creamery operates here also as well as an "agricultural bank" (credit society), which has worked with conspicuous success since the first year of this century. In Castlecomer an excellent creamery, another successful credit society and another poultry society complete the tale of six much visited societies. No visitor has ever returned to us disappointed from an interview with Mr. Patrick Gallagher, in distant and barren Dungloe (Co. Donegal), whose genius has built up, on the once slender basis of a credit society, a valuable productive and distributive business in one, Templecrone Co-operative Agricultural Society. In addition to trading in farmers' requisites and domestic requirements, the Society runs a factory in which the daughters and sisters of members are employed on knitting and other industries and it has its own boat exporting Donegal granite to Scotland and importing goods sold in its own co-operative store. During last summer the visit to Ireland of representatives from the World's Dairy Congress put several distinguished visitors in touch with the movement, and subsequently Dr. Kennedy, the Secretary of the I.A.O.S., brought a Welsh delegation of eleven visitors through some of our best dairying areas. They were accompanied by Mr. Jones Davies, President of the Carmarthen Co-operative Agricultural Society and an old friend of Irish co-operation, who served some years ago as a representative of the Development Commissioners on the Committee of the I.A.O.S. High appreciation of the value of this visit was expressed by them. The I.A.O.S. has also been visited by Major Sprot, President of the Scottish Agricultural Organisation Society. There has been

opened up by these visits, and by the Conference between representatives of the Scottish, Welsh and Irish A.O.S.'s at the Foundation's office, the prospect of helpful collaboration on common problems. These visits to Ireland of British and foreign enquirers serve a useful educational and publicity purpose, and are well noticed by the Irish press, which is uniformly friendly to the movement.

Summing up the results of the correlated activities of the societies, the I.A.O.S., the Department of Agriculture and the legislature, it is clear that the quantity of co-operative business in the Irish Free State has increased during the year, that all the agencies employed in it realise there is room for further improvement, and that this will be determined largely, perhaps chiefly, by the solution we find for the problem of how far State intervention can be made a help and not a hindrance in the development of a rural co-operative commonwealth. Whether the clue will be found in giving the I.A.O.S. wider powers and increased responsibilities or in drawing closer the relations between the State and the Societies, or whether, with the help of legislation, a co-operative constitution may, through new centralising machinery, devolve new powers on representative councils composed of co-operative delegates, I cannot now anticipate. I would like to see growing within the movement autonomous, stabilising forces of which the dominant power would be that exercised by the I.A.O.S. itself in counsel with its constituent societies. Such devolution of powers should, I imagine, be gradual in their growth, for it is not primarily to machinery, but to those slowly growing forces, spontaneous loyalty and a deepened trust in co-operative principles, that we must look for qualitative progress, without which nothing else is of permanent value.

## PROGRESS IN NORTHERN IRELAND

The dogged struggle for existence made by the U.A.O.S. has been rewarded by a new term of life which gives a fresh promise of permanence. Our northern counties—in both States—pride themselves on their grit, and this confidence of our co-operators in themselves, in their principles and in each other has not been misplaced. The meagre, and indeed one might almost say merely nominal, support hitherto accorded by Government to a movement which in 1927 was responsible for a trade turnover of nearly a million and a half has been supplemented during 1928 by an increase in the grant from £200 to £700. This, if still not an over-generous recognition of the value of the Society's work in Ulster, and if considered inadequate by Ulster co-operators when measured by the potentialities of their movement, is sufficient to give the Society an opportunity to prove that it can continue to make good—an opportunity which, having watched Ulster co-operators for a generation, I know its present leaders and staff will use to the utmost of their well-tested ability.

As in the Irish Free State, butter-making is an important factor in agricultural prosperity in the six northern counties, although for some years a diminishing quantity. Anxious to improve dairy farming, therefore, the Government appointed a Departmental Committee of Enquiry into the Trade, Prices and Marketing of Agricultural Produce, of which Mr. J. J. Johnston, Secretary of the U.A.O.S., was a prominent member, and which, among other well-known public men, included a prominent co-operator in Mr. W. J. McGuffin of the Belfast Co-operative Society. Incidentally to its other work, the Committee investigated the dairying situation and recommended that “adequate educational effort should be undertaken to develop co-operation amongst the agricultural community,” a recommendation which

readers of the *Year Book* will realise would be difficult even to attempt and more than difficult to effect without a central guiding body. Fortunately there is in the six counties a suitable economic dairying machinery, inaugurated by the I.A.O.S. before partition and which has been kept well oiled and in use by the U.A.O.S. since; also there is in the latter body a reserve of power, ready for applying, to increase the movement's motive force, and already the machinery has begun to move with increased momentum. A scheme whereby roll butter, sent out in sealed packages untouched by any hand between churning and despatch, of guaranteed purity and quality, is marketed under a common brand as "Six Counties Butter," has been launched under the Presidency of Senator Harold Barbour. It is confidently hoped that increased business will result when the 1928 figures are known.

Another direction in which the U.A.O.S. is bringing fresh energy to bear upon the life of certain small farmers of the northern counties is in the handling of the group of problems involved in marketing dead meat. To educate the farmer to produce what the British market demands, it is necessary to make him confident that the increased attention he gives to raising his produce will bring him sufficient profit to remunerate him for his extra pains. But, with a haphazard market, in which price is determined by unknown agencies, no such assurance is possible. To safeguard him by the control, if not the elimination, of unnecessary middle profits, societies have been formed in Co. Fermanagh dealing with pork, in Co. Tyrone with pigs, and Co. Armagh with pigs and lambs. It is too soon, with scarcely a year's trial behind them, to forecast the future of these societies. The immediate results are an improved price for the members, but I have little doubt that the usual efforts will be made to seduce them from co-operative loyalty. In the earlier phases, therefore, their members must learn to realise that success depends on their determination

and foresight in resisting that chronic temptation of a better price—temporarily given of course—and that if they do resist this bait they will find that co-operation is the sure road not necessarily to big profits but to the best results that the market allows. In submitting the facts about agricultural co-operation both in the Irish Free State and in Northern Ireland, I would reassert my hope that, with virtually the same problems to face wherever they live, all our Irish agricultural co-operators will find increasing opportunities for co-ordinated effort.

The agricultural economy of these islands, and of Ireland in particular, demands common concentration upon the common interests, and a constant pooling of new knowledge and ideas in the interests of all Irish citizens.

## MILK AND WOOL AGENCIES IN SCOTLAND

BY

H. M. CONACHER.

THE most important developments under this head in Scotland in 1927 and 1928 have been the formation of the West of Scotland Milk Agency and the Scottish Wool Growers Ltd., a Society formed for disposing of the wool clip of its members.

The farmers of the counties of the west and south-west of Scotland have taken more and more to dairying in the past half century. The moist climate favours the growth of grass both for grazing and for hay; an economical breed well suited to its environment has grown up in the Ayrshire dairy cow. The increase of population in and near the Clyde Valley has given a large demand. At first the counties nearer the Clyde—Lanark, Ayr, Renfrew, Dumbarton and Stirling—were more immediately concerned with the production of fresh milk, while those further off—Dumfries and Galloway, Kirkcudbright and Wigtown—were rather centres of cheese and butter making; but the railway connection between the south-west of Scotland and Glasgow is good—one line goes from Stranraer through Ayrshire to Kilmarnock and Glasgow and two lines go from Carlisle to Glasgow, one through Annandale and Clydesdale and the other through Nithsdale and North Ayrshire; so that as demand increased it became easy to draw milk from a larger area. Further, Dumfriesshire has a good connection through the main line of the former Caledonian Railway, which runs through the county into Lanarkshire and then takes a bend eastward towards Stirling and Perth, with the Edinburgh district and other east coast places.



The collection of milk for dispatch to the Glasgow area has been simplified by the formation of farmers' milk depôts and "creameries" in the counties of Lanark, Ayr and the south-west.

Further, the price to be paid in the Glasgow area has been the subject of collective bargaining for some years, the first move in this direction having been taken by the Scottish National Farmers' Union. We quote from a lecture by Mr. Henderson, Secretary to the Scottish Agricultural Organisation Society:

"For a time after the withdrawal of control prices were arranged for short periods between the distributors' associations and the producers. In 1921 the producers made a stand for a yearly contract and fixed prices, and gained their point. A little later, following the example of the producers in England, a differentiation was made between the prices to be paid for basic supplies and the prices of surplus supplies. The details of the arrangement are familiar. The producer had to keep up a good supply in winter, otherwise he received a surplus price for a large proportion of his summer production. The arrangement worked fairly well for a few years until milk was being produced in quantities that exceeded the liquid demand.

"Cheese-making in winter is not a paying proposition for the producer, and in many cases milk was sold below the agreed winter price, which in 1925-26 was 1s. 7d. per gallon. The winter price for 1926-27 was reduced to 1s. 3d. per gallon. It was thought that this would have the effect of shortening supplies, but producers had made their arrangements before the reduced prices were announced, and the winter of 1926-27 saw a surplus greater than ever. Price-cutting became general, and the agreement between producers and distributors was more honoured in the breach than the observance. Individual producers blamed the farmers' creameries—the creameries blamed the individual producers.

I am inclined to think one section was just as bad as the other. The creameries accused the individual producers of shirking responsibility for their own surplus. The non-creamery producers took the view that the creameries had been responsible for the over-production, and, what was worse, had invaded the liquid milk market, which, it was maintained, they had no business to do. 'You are cheese-makers,' said the non-creamery farmers, 'and you must leave the liquid milk market to us.'

"At the close of last year many producers in both sections had resigned themselves to a return to the old state of affairs when every producer fought for his own hand. Those who gave serious thought to the subject realised that matters would be worse than in pre-war times. Production had increased and was increasing. As other branches of the industry showed diminishing returns, more farmers took up dairying. Competition was bad enough between individual producers, but open competition with ten or twelve creameries taking a hand was a poor prospect for all concerned. Out of this dismal prospect came the suggestion of a Central Selling Agency. The Agency was born of adversity. Slowly the scheme was evolved by a Joint Committee representing the creameries and the National Farmers' Union."

It had become apparent that the producers could not make their general bargain as to prices effective unless they controlled supplies. This they set out to do, and the weeks of discussion that went on between the promoters of the Milk Agency and the distributors, both private firms and the consumers' co-operative Societies, were really given up to something like a series of manœuvres for position.

The distributing trade did not like the new situation as it presented itself to them, and those most opposed to the change probably did not at first appreciate the seriousness of the effort being made by the producers to "keep their end up."

## 114 YEAR BOOK OF AGRICULTURAL CO-OPERATION

If the farmers held out and held together, and if the distributors were assured that they would do this, they had won the day. There was not room for the type of negotiation which ends in a compromise. Thus the non-co-operative distributors, who first showed a disposition to meet the Agency, wanted to get off with freedom to go elsewhere for part of their milk; but the other side was firm, and after the distributors had broken off negotiations on this point they came back again as the time drew nearer and doubts began to grow whether they would get the usual supplies of milk for their customers.

The consumers' co-operative societies, which are fairly numerous in the industrial parts of Scotland, stood out longest. They knew the power of co-operation, but as they did not choose to fall in with the Milk Agency at the outset, they did not relish this power being used against them.

Several of the Glasgow district co-operative societies make their own arrangements for supplying their members, with milk, but over twenty-six of them depend on the Scottish Co-operative Wholesale, which has three creameries of its own, and just before the end of October the Scottish Co-operative Wholesale agreed to accept the Milk Agency's terms. It was able to do so with the greater dignity, as it had not taken part in the rather dour opposition which some of the retail co-operative societies had put up for weeks before.

The solidarity of the dairy farmers of the south-west of Scotland over this matter might tempt a historian to think of them as the successors of the men who had displayed similar firmness in their ecclesiastical disputes. At the same time they were led with great ability. More than any one man Mr. T. J. Henderson, Secretary of the Scottish Agricultural Organisation Society, deserves the credit for piloting the enterprise through the most searching part of the passage. Imagination, insight and resolution

are required for work of this kind. The editor of the *Scottish Farmer*, a paper which circulates freely in the west of Scotland, was very steadfast in his support of the movement; and as his paper is something of an oracle among the farmers of the south-west of Scotland there can be little doubt that he did much to stiffen the backs of the farmers. It seems probable also that what is called public opinion favoured the dairy farmers; on the whole the attitude of the *Glasgow Herald* as reflecting such opinion was friendly.

Although the Milk Agency repudiated any idea of superseding the distributors and generally left it to its members to send their milk as before to the "middlemen" with whom they had been dealing, the Agency had to be prepared to handle *en masse* the surplus milk, the existence of which had caused the earlier arrangement of price fixing to break down, and further to deal with fluctuations in the demand for milk of the various distributors, as under the new arrangement the latter were held bound to take their milk normally from definite producers.

Hence the Agency has had to arrange distribution to distributors, and this has been its main administrative work. Mr. A. E. Macfee from Liverpool, who took up duty as Manager and Secretary just before the beginning of the new system, was successful in meeting the problems of administration as they arose in the early days of the new régime.

By the end of the year the Agency was functioning in an area bounded by Ayr on the south-west and Falkirk on the north-east. One thousand two hundred individual producers and fourteen associations of dairy farmers representing another 500 producers had signed the Agency's contract under which they were to sell their milk through it for three years. When the Agency began trading it was found that there was a shortage of milk in the Clyde area, but the difficulty was surmounted and no

attempt was made to raise prices. During the first month the turnover was  $1\frac{1}{4}$  million gallons, or about 50,000 gallons a day. It was not unusual for the enterprise to be talked of as a pool, but this is hardly correct. The undertaking is an Agency, and in a great number of cases the individual farmer sends his milk to the dealer as before; the mere fact that the milk is sold through an Agency at a fixed uniform price does not make a pool; this term should apply, if at all, only to the disposal of surplus milk.

The consumers' co-operative societies in and near Glasgow, independent of the Scottish Co-operative Wholesale for the supply of milk, still continue to stand outside the arrangement made with the Milk Agency, and some of the farmers' co-operative creameries in the south-west of Scotland also, for one reason or another, prefer to retain their independence. On the other hand, during the year 1928 there have been signs of extension of the Milk Agency to the east of Scotland.

It is understood that the Milk Agency has all along been able to make satisfactory financial arrangements. As milk is a commodity supplied every day, payments are necessarily made regularly at short intervals, and there is therefore less need of financing any concerted effort on a big scale for the disposal of milk. At the same time the Agency has made a small levy on its members for the purpose of building up surplus capital.

The Scottish Wool Growers Ltd. is a Society registered under the Industrial and Provident Societies Acts and affiliated to the Scottish Agricultural Organisation Society. It was formed for the purpose of selling wool direct to users and others in this country and abroad. It may be mentioned here that a great deal of the wool of the black-face sheep common in the Highlands and the Border counties is sent to America, the wool not being

suitable for weaving into the kind of cloth called tweed or for hosiery.

The prospectus of the Society states that "members are independent of the offers or advice of local buyers or wool brokers, and producers are advised to sell at the most favourable opportunity."

The Society acts as an agency, and does not actually buy the wool from its members, who to a large extent keep their wool stored in their own premises. At the same time the Society has taken some trouble to train its members to consign their wool in a condition most acceptable to the manufacturer, and indeed at an earlier stage to be careful of the treatment received by the wool while it is still on the sheep's back, in such matters as dipping and at the shearing.

From information kindly furnished by Mr. W. Fergusson, the Manager of the Scottish Wool Growers Ltd., it is clear that the undertaking has grown steadily during the two seasons in which it has been in existence, and that it now handles a very considerable quantity of wool. The Society exports direct to a number of European countries and to America. No attempt has been made to compel members to enter into a contract to deal through the Society for a term of years, but those who agree to entrust to the Society the disposal of a part or the whole of their consignment for three years are promised an extra share in the profits.

Like the Scottish Milk Agency, the Wool Growers' Society acts as producers' agent. No doubt as the Society gets more and more business it will be better able to meet the demand which must inevitably come from some of its members for an advance payment of part of the price if the wool is held up for sale for some time.

In this connection it may be of interest to refer to the Agricultural Credits Bill for Scotland, introduced at the end of the

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Parliamentary Session, 1928, which would enable co-operative societies dealing in agricultural requisites or agricultural produce to offer stocks of merchandise in their possession as security to the bank for advances of money. These facilities, however, would not be available for co-operative marketing societies that acted purely as agencies.

## SOME EASTERN CANADA ORGANISATIONS

BY

M. R. METCALF.

THE phenomenal growth of the three Prairie Wheat Pools and their Central Selling Agency during the last five years has overshadowed other co-operative effort in Canada. Co-operators the world over have naturally kept their eyes on the West, watching the development of this organisation that now controls the wheat produced by 140,000 farmers. There are, however, also in eastern Canada other products of considerable importance that are being marketed co-operatively on a large scale: the United Fruit Companies, which handles the bulk of the fruit in Nova Scotia; the United Farmers of Ontario who after several difficult years are now becoming an important factor in supplying the farmers' requisites, also in combining the marketing of milk, butter, eggs, livestock and grain in the state of Ontario; the Co-operative Wool Growers, with its network of agencies covering the whole of Canada where sheep are raised; the Honey Producers, which is the most co-operative business in Eastern Canada. There is also the successful co-operative banking and credit business in Eastern Canada, which is operated mainly among the French-Canadians in the province of Quebec.

The methods of operation and the progress that has been made by some of these co-operative concerns will be described in this chapter. On the whole it appears that co-operation is spreading in proportion to the importance of these other products as rapidly as it is among the wheat-growers in the Middle West.



## CO-OPERATIVE CREDIT

Credit Banks, known as "Les Caisses Populaires," were started by Mr. Desjardines in 1900. They are almost entirely confined to the French-Canadian population in Quebec and to a small extent in Ontario.

Loans are made for the purchase of agricultural implements at cash prices, to increase farm livestock, to improve farm buildings, to tide over a period of depression, to pay off a merchant's debt, and various other similar purposes. The loans, though comprised within the term short credit, are for longer periods than are usual in ordinary commercial transactions; they may be for 12, 15 or even 24 months.

The banks are organised under the Quebec Syndicates Act, 1906. The value of shares is generally \$5, which may be paid in instalments. The liability of the shareholders is limited to the value of their shares, which generally does not exceed \$2,000. Larger loans are made upon mortgage and smaller ones upon notes, but a portion of the loan capital and interest must be repaid at fixed intervals in order to extinguish the debt within a determinate time. Each bank is administered by a board of from five to nine members.

A credit committee of at least three members passes on the loans requested by shareholders, and a board of supervision of three members checks loans, determines the value of securities, and audits the accounts. The members of these boards give their services gratuitously.

There are now over 100 societies with an annual business exceeding \$11,000,000, on which profits realised amount to over \$350,000. Each society is required to deposit at least 10 per cent. of its net profit in a reserve fund. Dividend on investments varies from  $4\frac{1}{2}$  per cent. to 8 per cent. and interest on deposits from 3 per cent. to 4 per cent.

## THE UNITED FARMERS OF ONTARIO

The U.F.O. resulted from a convention which was held to consider the best means of promoting the social and economic welfare of the agricultural people. It was to be an organisation fashioned and controlled by farmers.

The United Farmers' Co-operative Company was started by the U.F.O. in 1914 to deal with the marketing of the farmers' produce. Mr. Morrison, who did more than anyone in the promotion of these organisations, was appointed Joint Secretary. This has been an admirable arrangement, as it has greatly eliminated the chances of friction between the two organisations. If there is any difficulty or misunderstanding, Mr. Morrison calls a joint meeting. He has only had to do this three times in the course of their existence.

After an attempt to run a chain store business that dropped \$250,000, the U.F.O. entered politics on a large scale, with the result that they held office in Ontario for a time. Unfortunately, however, the so-called co-operative M.P.'s were unable to keep to the election programme, so that the farmers lost faith in them and withdrew their support at the next election. This close identification with politics has been a disadvantage ever since in restricting the progress of the organisation.

From the U.F.O. have sprung the United Farmers' Women's Organisation and the United Farmers' Young People's Organisation. There is a convention week of all these organisations held in Toronto once a year.

The United Farmers' Co-operative Company is operated in a unique way for a co-operative organisation, the creamery, egg pool, wheat pool and all manner of requisites being dealt with in the same building in Toronto, also the clerical work of the slaughterhouse. Besides the creamery plant at Toronto, there are three

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others at Wingham, Guelph and Galt, handling together about one-tenth of the total creamery manufactures of the province. Payments are made in cash as the shipments are made twice a month, and every six months there is a distribution of patronage dividends. These dividends in 1927 were 5 cents per pound fat on March 31, and  $3\frac{1}{2}$  cents on September 30. There has been an increase in shipments for the past four years of 15 per cent. to 20 per cent. per year.

### POULTRY AND EGGS DEPARTMENT

These products are handled throughout the year on consignment. For the year ending September 30, the volume received showed an increase of about 50 per cent. on the previous year.

Ontario's first egg pool was operated by the Company in 1924. Shipments receive a first and initial payment of 20 cents per dozen on Extras and a further payment after the pool is closed, which varies according to the grade. In three years the profits distributed to those who pooled eggs (over and above prevailing market prices at the time of shipment) amounted to \$40,000.

### LIVESTOCK COMMISSION DEPARTMENT

The number of drovers and speculators has been greatly reduced owing to the co-operative shipping of livestock by the U.F.C. Co. A year's business now runs over 6,000 car loads, with a value of almost \$12,000,000. Service is given in supplying stockers and feeders who are unable to obtain what they want locally at a reasonable price. Market information is given by weekly letters, telephone or telegram.

## SEEDS DEPARTMENT

This Department supplies all kinds of field and garden seeds to farmers. It also gives co-operative service in the sale of surplus grass and clover seeds for growers, and at times is able to find a market for high-grade field seeds at prices above the ruling market figures.

Seeds of any kind are handled either on consignment for outright sale or at a modest commission charge. If the quality is first class and the seeds can be disposed of through the Seed Pool, a cash payment of 50 per cent. of the ruling market price is made and the balance paid at the close of the seed pool.

## GRAIN AND FEED DEPARTMENT

This Department deals with flour, feedstuffs, corn, salt and fertilizers to the extent of about 1,200 car loads a year, averaging 60,000 pounds a load. This service has done much to reduce the cost of feed and fertilisers to the farmers.

## ONTARIO GRAIN POOL

In 1927 this Pool was organised on the lines of the Western Wheat Pools. Ten thousand farmers signed a five-year contract to market their wheat through the Pool. The Central Selling Agency for the Western Pools also does the selling for the Ontario Pool. Many elevator men and mill-owners also have signed contracts to handle grain that is delivered by Pool members.

An initial payment on delivery of the grain is made to the farmers, and final payments depending on the market, the price varying according to grade of wheat.

### FARM SUPPLIES DEPARTMENT

Binder twine, wire fencing, coke, coal, rope, wire cable and building materials are supplied to farmers co-operatively on a large scale. This has reduced the cost of these requisites very considerably.

### SHOPPERS' SERVICE DEPARTMENT

This Department provides farmers and their wives with the service of a practical buyer in Toronto, who attends to any orders coming in by letter or telephone.

### FARM PRODUCTS DEPARTMENT

A market is found through this department for such products as potatoes, turnips, hay and straw. This business is transacted on a commission basis.

### ORGANISATION DEPARTMENT

By keeping records and through a general line of publicity and circulars this Department provides the members and shareholders with details regarding their company. Each week a page of news and information on pool marketing is prepared by the department for *The Farmers' Sun*.

It should be mentioned that the U.F.O. has 20,000 shareholders, a large number of whom came in during the early days of the organisation and who never have and never will use that organisation for the selling of their produce or the buying of their requisites; these shareholders receive interest on their shares.

The general membership of the Company fluctuates considerably, and the same treatment is given to members and non-members alike.

## THE ONTARIO HONEY PRODUCERS' CO-OPERATIVE LTD.

This Company functions in Ontario only. It was started in 1923 and now handles from 60 per cent. to 70 per cent. of the total honey produced in Ontario.

There is a three years' contract with members, extended automatically year by year. The maximum shareholding is \$25, with a 7 per cent. dividend limit.

The main problem in the honey business is due to production increasing more rapidly than the discovery of new markets. Prices in 1926 were very low, especially in the export business, largely owing to a previous market in Germany being closed by severe competition from California. Another hopeful market in Western Canada may have to be abandoned, as 9,000,000 pounds of honey were produced in Manitoba, Saskatchewan, Alberta and British Columbia last year. This honey has a distinct advantage over Ontario honey owing to cheaper freight charges. There may even be a danger of Manitoba honey being sent to the Toronto market.

In Toronto the co-operative honey is sold in 80 per cent. of the grocery stores, and practically all the chain stores in Montreal and Quebec are handling co-operative honey exclusively.

The export trade increased from 1,200,000 pounds in 1926 to 2,000,000 pounds in 1927. The increase in Great Britain, however, was not satisfactory, but it is hoped that by the erection of a bottling plant outside London, which will handle 600,000 pounds this year, this will be improved. The honey will be shipped over to this plant in 60-pound tins and repacked in glass and earthenware jars. Merchandising Canadian honey in this way is an attempt to fight the present system of independent bottlers working one broker against another.

In France a new market was opened last year, but here again Californian honey is undercutting the Canadian prices.

This state of affairs may be remedied as a result of a convention in San Francisco that was held in January, to which two delegates from the Ontario Honey Producers were invited. It is hoped that an export association may be started to prevent this disastrous competition. The Federal Government paid the expenses of the delegates to attend this conference and has shown great sympathy by putting up \$10,000 to advertise Canadian honey abroad, provided that the co-operatives put up a similar amount.

The Australians have now started a bottling factory in Great Britain which is likely to create competition with Canadian honey in future.

All these facts point to the urgent necessity for co-operation. The Honey Producers of Ontario would have been ruined last year with the increase of production had they been working individually without an organisation to find markets for them abroad; in spite of their organisation, it was a difficult year. The export market is open if the producers will support their organisation and enable it to be financially sound enough to establish this export trade. One of the greatest difficulties at the moment is that the 30 per cent. to 40 per cent. of the honey producers in Ontario outside the co-operative exploit the more profitable home market and bear none of the expense of the essential work of establishing export markets.

One of the biggest tasks before the Canadian Honey Producers is to improve the quality of their product by increased grading and standardisation. If this can be done successfully, the individual honey producer will be eliminated or will be forced to join the co-operative, as the retailers will be only too willing to recognise a standard product. Also it is in improved quality that

the initiative of the producer is required. Marketing is too complicated today to be entrusted to the farmers' initiative, he must leave it to the care of his co-operative organisation and concentrate his whole attention to improving the quality of his product.

#### THE CANADIAN CO-OPERATIVE WOOL GROWERS LTD.

Co-operative wool marketing began in Canada in 1913, when the Dominion Department of Agriculture undertook to grade wool. Local and provincial wool marketing associations were formed, and the provincial departments of agriculture offered their services as central marketing agencies. In 1918 the local associations formed their own central organisation, the Canadian Co-operative Wool Growers Ltd. The Charter provides for a limited return on capital, an annual addition to the reserve fund, and the distribution of surplus as a patronage dividend. In 1924 about 16 per cent. of the wool in Canada was handled by this organisation.

There are local organisations throughout the country handling wool for the C.C.W.G.

No contract is made with members to sell all the wool through the C.C.W.G., as it is felt that the farmers will either be loyal of their own accord or not at all. The result of this is that the membership fluctuates considerably, and when there is a bad year many members sell their wool individually, as they are too nervous to wait for the co-operative to handle it for them. The C.C.W.G. handles wool for non-members as well as for members under the same arrangement.

The share capital that may be held by a member is \$50, on which there is a dividend of 8 per cent.

Final payments for the wool were made in 1927 to shippers



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before the end of the calendar year, owing to the great improvement in the market on the previous year. The attempt of the C.C.W.G. is to market their goods in an orderly fashion without speculating in the holding of growers' wool after grading, or endeavouring to unload wool on an unwilling market.

Cash advances are obtainable on all wool as soon as received and graded, and in many cases a flat advance is paid on receipt of the wool and prior to grading. Final settlements are concluded as soon as the markets warrant prices which are judged acceptable to growers.

The question may shortly arise as to whether the organisation should continue to operate for the general benefit of the entire wool-growing industry in Canada or concentrate more on the interests of those who use its services. At the present time there is no doubt that the C.C.W.G. is frequently used as a lever to raise the bid. Also, in a declining market, growers who are ordinarily sellers in better times turn to the co-operative as an outlet for their wool. This is not fair either to the growers or to the co-operative. These facts may lead to some attempt to create a marketing agreement between the shippers and the co-operative.

In 1927 there was an increase of 120,000 head of sheep in Canada, the total number being now 3,262,000. British Columbia is especially going ahead, with an increase of 27 per cent. on 1926. It is interesting to compare these figures with those for other important wool-producing countries:

Great Britain and Ireland	..	..	25 millions.
South Africa	..	..	35 ..
United States	..	..	39 ..
Australia	..	..	80 ..

England is looking to Canada for increased production, as it appears that wool production in these other countries has reached

saturation level. The U.S. is now importing wool freely from Canada.

Wool is occupying a strong position at present, and the prospects are good. There is an 8 per cent. gain in the consumption of wool in the U.S.A. over 1926, and everything is pointing to great expansion in the wool-growing industry in Canada.

## DECENTRALISATION IN MANITOBA

BY

J. T. HULL.

DESPITE the very poor crop in Manitoba and the consequent smaller handling of Pool grain, the Manitoba Wheat Pool continued to show substantial growth in membership during the year. The first contract period of the Pools ended on July 31, 1928, and at that date the membership was 18,628, representing 30,146 contracts in wheat and coarse grains, exclusive of those who had not at that date renewed their contracts. At October 15 the membership was 20,003, representing 34,252 contracts, covering 3,095,979 acres.

Deliveries to the Manitoba Pool during the year totalled 17,377,581 bushels, of which 11,194,380 bushels were wheat, the remainder being coarse grains—*i.e.*, oats, barley, flax and rye; the value of the deliveries being \$18,091,717. The cost of operation, deducted from returns to members, amounted to one cent a bushel.

The Pool commenced with no handling facilities, all the grain delivered to it passing through privately owned elevators with the owners of which the Pool contracted for the handling of Pool grain. The acquisition of elevators was decided upon in 1926, and for the crop year 1926-27 the Pool operated eight elevators; for the year under review it had fifty-eight elevators, which handled 6,914,893 bushels of all grain. For the crop year 1928-29, the Pool is operating 143 country elevators, representing 141 local co-operative associations incorporated under the Co-operative Associations Act of the province and federated in Manitoba Pool Elevators Ltd.

During the year the Central Selling Agency of the Pools decided to discontinue the operation of terminal elevators as a function of the Agency, leaving each provincial Pool to manage terminals of its own. The Manitoba Pool purchased the terminal previously owned by the Central Selling Agency at Fort William and leased another, thus acquiring terminal space of 2,675,000 bushels. In addition a terminal of 150,000 bushels capacity was bought at Winnipeg for the special handling of seed and feed grain.

Manitoba suffers more from rust than the other prairie provinces, and the Manitoba Pool has actively interested itself in rust research, collaborating during the year with the Dominion Rust Research Laboratory in certain field experiments. In co-operation with the Manitoba Agricultural College and Dominion Experimental Farms, the Pool has also promoted experimental seed-growing among young people. One hundred and forty-four boys and girls at various points in the province conducted seed plots under the supervision of the institutions mentioned, and this work will be continued under the title of Manitoba Junior Co-operative Seed Growers.

#### CENTRAL SELLING AGENCY

The total deliveries of grain from the three Western Pools to the Central Selling Agency were 225,988,117 bushels, of which 209,871,373 bushels were wheat, the latter representing 51.55 per cent. of the total wheat delivered for sale in Western Canada. The deliveries of wheat by provincial Pools were as follows: Manitoba, 11,194,379 bushels; Alberta, 71,117,500 bushels; Saskatchewan, 127,559,494 bushels. Including carry-over from the last year and local purchases to complete shipments, the Pool sales amounted to 222,908,534 bushels of wheat, with a value of \$305,507,046. There is no coarse grain Pool in Alberta, and the proceeds of the sale of the coarse grain deliveries from the Manitoba

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and Saskatchewan Pools amounted to \$16,358,577. The Central Selling Agency also sells grain for the Ontario Pool, the business for that Pool amounting to \$2,515,825, making the total sales for the Pools \$324,381,448. The average price paid the members of the Western Pools for wheat was \$1.42 $\frac{1}{4}$ , basis No. 1 Northern, delivered at Fort William. The Pools closed the year with no carry-over. The cost of operation deducted from the gross sales was approximately one-sixteenth of a cent per bushel on wheat and one-quarter cent on coarse grain.

### NEW ORGANISATIONS

The following new co-operative organisations were formed during the year; Central Livestock Co-operative, Manitoba Co-operative Livestock Producers, Manitoba Co-operative Wholesale, Manitoba Co-operative Hay Growers, Manitoba Co-operative Fisheries. The Central Livestock Co-operative is a selling agency in Winnipeg for the livestock marketing co-operatives of Manitoba, Saskatchewan and Alberta. It commenced operations in January, 1928. Its first financial period ended May 31, and for these five months its sales for the three organisations amounted to \$725,029, divided as follows: Manitoba, \$388,898; Saskatchewan, \$330,406; Alberta, \$5,725.

Manitoba Co-operative Livestock Producers began organisation in 1927 and has now 3,400 members organised in thirty-two local shipping associations with a large area of the province yet to be organised. It is a contract co-operative.

Manitoba Co-operative Wholesale was formed early this year to supply local co-operative buying associations of farmers with supplies in bulk. Its membership is made up of these local associations. It is actively promoting the formation of these local buying associations, and there are now forty-three which are shareholders in the Wholesale.

Manitoba Co-operative Hay Growers is organised along the lines of the Wheat Pool, for the selling of hay. It is a non-stock, contract co-operative, and has at the present time about two hundred members.

Manitoba Co-operative Fisheries, while not a farmers' co-operative, is at least an outcome of the co-operative example set by the farmers. It is a selling pool organised on Pool lines with the object of achieving the orderly marketing of the produce of Manitoba lakes, preventing seasonal dumping and securing a better return for the fisherman. The Fish Pool hopes to create a retail market for itself through the co-operative movement of the farmers, although its principal market will be in the United States. The membership to date represents a production estimated at 10,000,000 pounds of fish. Each member takes one share at \$25 and signs a five-year contract.

In November, 1927, on the initiative of the Wheat Pool, a conference was held composed of farmers' co-operatives in Manitoba, representing mutual fire insurance, dairying and marketing agencies for eggs and poultry, livestock, wool and grain, their total membership being well over 35,000. The object of the conference was to get all these organisations into a correlated activity for the promotion of the whole co-operative movement in the province. The result was the formation of the Manitoba Co-operative Conference, at the present time a purely consultative body, but which, it is hoped, will in course of time become the authoritative voice of the provincial movement. The whole tendency in Manitoba is to get unity into the movement and to co-ordinate as far as ever possible the activities of all the agencies connected with agriculture—governmental, educational and commercial—for the achievement of the ideal set before agriculture by Sir Horace Plunkett—"Better Farming, Better Business, Better Living."

## "COMPULSION" IN SOUTH AFRICA

BY

E. R. JACKLIN.

THE development of the Agricultural Co-operative Movement in the Union of South Africa since the introduction of the Co-operative Act of 1922 presents a number of peculiar features which are of general interest. One of these, the introduction by force of law of limited measure of what is commonly called "compulsory co-operation," in particular, has been widely discussed and, judging by overseas comment, widely misunderstood.

The history of the movement in recent years is to some extent the record of recurring efforts to facilitate the solution of problems and difficulties arising out of the special circumstances of the country by legislative action. South Africa is a land of wide spaces and scattered farms. The people are by training and tradition highly individualistic in character, and do not readily take to methods of co-operation. The marketing problems with which societies have to deal are, moreover, peculiarly difficult, owing to the small population and the great variation in production from year to year. With the development of the export trade the influence of world conditions has made itself strongly felt, but a proportion of the farmers have not wholly approximated themselves to modern economic requirements. The country storekeepers who afford credit facilities are still a big factor in the produce trade. To these deterrent factors must be added the unfortunate prejudice against co-operation resulting from the failure of a number of organisations in the early days of the movement.

As in many countries, the development of co-operation in

South Africa in its early stages suffered from many disabilities and mistakes. In two provinces of the Union no governing legislation existed, and any sort of business could call itself co-operative. Even genuine efforts at co-operation were too often of a hybrid nature. Many of these did good work, but an important proportion failed because they set out to do things co-operative without studying the economics of co-operation. In the two inland provinces Co-operative Acts providing only for an unlimited liability basis of organisation were introduced some twenty years ago, and a number of societies were rapidly brought into being. Having all the difficulties of pioneer associations to meet, some of these societies were guilty of serious errors and mismanagement. Their failure created a prejudice against co-operation which it has been the purpose of subsequent legislative regulations and restriction to remove.

The most casual observer of the movement in South Africa cannot fail to be struck by the contrast between the slow progress made up to the year 1922, when a new Union Co-operative Act was introduced, and the comparatively rapid development since that date. In 1922 there were 45 societies registered in the Department of Agriculture under the Co-operative Acts of the Transvaal and the Orange Free State. On the passing of the new Union Act this number was increased by 77 associations which had previously operated under joint stock companies' and other laws. The total membership of the 122 associations was 40,359. By September 30, 1928, this number had grown to 403, having a total membership of 58,919.

The registration under the new Act of the associations which had previously operated under the companies' laws of the various provinces created a very interesting position. As is usual with joint stock companies, these associations had been provided by their legal advisers with constitutions providing the widest powers,



and they consequently had established rights and had developed methods which were in conflict with the exceeding pure system of co-operation provided for in the new Co-operative Act. While many of these "section 57 companies," as they are commonly called, were required to qualify for registration by amending their constitution on certain fundamental points, it was necessary to permit them to retain various rights and practices which were not possible to associations formed under the Act. Human nature being what it is, the position is responsible for some dissatisfaction and irregularity.

Two years after the adoption of the Co-operative Act, Parliament found it necessary to assist the wine-growers in the western districts of the Cape Province by passing a measure involving a very important co-operative development. Following upon the extravagant prices obtained from the Ministry of Munitions during the Great War, the wine-growers were faced with an enormous overproduction and a disastrous market. To save the industry from bankruptcy an old established and powerful co-operative company, "The Co-operative Wine Growers' Association of South Africa Limited" was vested by Act of Parliament with the control of all sales of wine for distilling purposes, good wine for consumption being exempted. This enabled the association to institute a surplus contribution fund and to finance various steps to remove surplus wine from the market. Distilleries were erected for the manufacture of industrial spirits, the maturation of wines and brandies was financed, a bonus on the manufacture of raisins was paid, and other measures taken which have been largely instrumental in placing the industry in the enviable position it enjoys today.

The co-operative control system was carried a step further in the following year, 1928, when the following much discussed amendment to the Co-operative Act became law:

“ Whenever the Minister is satisfied that in any district, area or province, at least seventy-five per cent. of the producers of any kind of agricultural produce are the producers of at least seventy-five per cent. of such produce produced in that district, area or province and are members of a co-operative agricultural society or company registered under the principal Act, or any amendment thereof, and which has as one of its objects the disposal of that kind of agricultural produce, the Minister may, at the request of such society or company, by notice in the *Gazette* declare that, from a date to be stated in the notice, each producer of that kind of produce, in such district, area or province as shall be named in the notice, shall sell such produce produced by him through the said society or company, whether he be a member thereof or not.”

It will be seen that the compulsion on the producer is not to become a member of the society, but to sell his produce through the co-operative channel. He does not become liable for the debts of the society, but in so far as the delivery of his produce to and its sale by the society are concerned, he is subject to all the conditions and obligations which govern members.

This measure was adopted for the benefit of the tobacco-growers, but a later section provides that:

“ For the purpose of this section, the term ‘ agricultural produce ’ means tobacco and shall also include any other produce derived by farming operations whether or not such product has undergone a change of form as the result of some process applied to it, if the Governor-General under the authority of a resolution of both Houses of Parliament has, by proclamation in the *Gazette*, declared such product to be agricultural produce.”

Some five co-operative associations have been vested in terms of this Act with the control of the tobacco grown in twenty-one districts, representing approximately 80 per cent. of the total

Union production. The three associations which have not been given the same rights handle a further 12 per cent., so that the co-operative associations together control 92 per cent. of the total crop. With this power in their hands the societies immediately increased their prices to the manufacturers. An enormous increase in production beyond what the existing inland market can absorb followed, and while energetic efforts are being made to develop a satisfactory market overseas, it still remains to be proved that the many difficulties can be overcome and that the societies will be able to continue satisfactory returns to the growers. It is not easy, however, in the present circumstances of the industry, to see any possible alternative to the co-operative control.

The control of sales system has hitherto been applied only to two luxury articles, tobacco and wine; but for some time past a determined campaign has been conducted by the maize-growers' interests to organise a general maize pool and to obtain the 75 per cent. support required to secure compulsory control in the maize industry. The existing maize societies and unaffiliated leaders of the industry representing the National Agricultural Unions are at the head of the movement. The dangers of the system as applied to a staple foodstuff are, however, but too obvious; and the Minister of Agriculture has made it very clear that he does not favour the proposal. In these circumstances the maize-growers have recently resolved to strive for majority support on the basis of voluntary contracts.

The latest legislative enactment of importance to the co-operative marketing movement is found in the Agricultural Credits Act of 1926. Loan companies established under this Act are empowered to make advances to farmers on the security of produce lodged in public warehouses or the Government's grain elevators. It is a requirement, however, that produce on

which such advances are paid shall be sold through a co-operative marketing association, “unless the directors of the loan company otherwise direct.” The Land Bank, which administers the Act, is recognising the stores of the existing marketing associations as public warehouses under the Act, and the produce pledged will be dealt with in the co-operative pools. Thus the position is created that a non-member may obtain co-operative storage, co-operative sale, and an advance on his produce without assuming the responsibility attaching to membership. The arrangement was designed to strengthen the position of the marketing societies, but it is doubted in some quarters whether it is in their true interest.

From what has been said, it will be seen that the co-operative movement in the Union is very much in a stage of evolution and development. Measures tending to consolidate and strengthen the work of the existing associations are being evolved; and it is probable that it is rather in this direction than in the formation of new organisations that future progress will be most marked.

The table on page 140 shows the number of associations operating and their membership.

The number of associations in relation to the number of farmers in the Union, which is in the neighbourhood of 90,000, is high. The enormous area over which the farmers are scattered, and the desirability, in the special circumstances of the country, of a system of intensive localisation, led in the past to the formation of a number of associations with a small turnover. Where these combine their marketing activities in a central company, as in the instance of the maize societies, or where they deal with a product such as wattle bark or chicory, which is grown in a limited area, their influence on the market may be considerable; but only in the instance of a few products are the co-operative associations the biggest single factors in the market.

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AGRICULTURAL ASSOCIATIONS.				NUMBER OF ASSOCIATIONS.			
<i>Types.</i>				<i>Limited.</i>	<i>Unlimited.</i>	<i>Total.</i>	<i>Membership.</i>
Apiaries	..	..	..	1	—	1	13
Chicory	..	..	..	—	1	1	100
Cotton	..	..	..	6	2	8	1,140
Dairy	..	..	..	15	7	22	2,753
Dairy Cattle	..	..	..	—	10	10	95
Dried Fruit	..	..	..	3	—	3	567
Egg Circles	..	..	..	6	—	6	3,121
Fruit	..	..	..	41	2	43	1,771
Fruit Packing Houses	..	..	..	9	—	9	576
Fumigation	..	..	..	1	1	2	35
General Produce and Farm- ing requisites	..	..	..	8	9	17	3,679
Insurance	..	..	..	1	—	1	325
Labour	..	..	..	1	—	1	158
Lucerne	..	..	..	6	—	6	205
Maize	..	..	..	2	19	21	6,143
Meat	..	..	..	4	—	4	1,103
Ostrich feathers	..	..	..	1	—	1	753
Peanut	..	..	..	1	—	1	126
Special livestock	..	..	..	—	193	193	2,259
Stud and flock sheep	..	..	..	—	6	6	54
Sugar	..	..	..	2	1	3	113
Thrashing	..	..	..	1	4	5	387
Timber	..	..	..	8	—	8	282
Tobacco	..	..	..	5	3	8	8,603
Wineries	..	..	..	7	—	7	3,315
Wool	..	..	..	3	1	4	7,817
Consumers' Trading Associa- tions	..	..	..	12	—	12	13,426
				144	259	403	58,919

## SOME TYPES OF ASSOCIATIONS

*The Fruitgrowers' Organisations.*—These furnish a striking instance of the process of evolution and consolidation, to which reference has been made, and which must be recognised as the

brightest hope for the future of the movement in the Union. The "Fruitgrowers' Co-operative Exchange of South Africa Ltd." was established as a federal company in 1921, when congestion at the ports and the utter lack of organisation in shipping and cold storage arrangements were causing heavy loss to the industry. In the years following it experienced many troubles, and after much dispute and experiment, occasioned by the divergent interests of different types of fruit and different areas, a complete reorganisation of the co-operative structure was agreed upon and carried out. Many of the functions of the federal company were taken over by two new central companies called "The South African Co-operative Citrus Exchange Ltd.," and "The South African Co-operative Deciduous Exchange Ltd.," respectively, and the fruit levy funds were placed at the disposal of these organisations, subject, however, to the deduction of a minimum percentage for the benefit of the federal company and to the payment of the expenses of the Perishable Products Shipping Control Board, a representative authority appointed by the Government to allocate shipping space. The federal company became to a large extent a consultative body, representing both sections of the growers in matters of common interest and in overseas affairs.

The reorganisation prepared the way for important developments on the business side. The first of these was the appointment of the "Overseas Farmers' Federations Ltd.," to act as distributor for the citrus associations overseas; and in the 1927 season, for the first time in the history of the citrus industry, a substantial quantity of fruit was consigned to the growers' own representative in the European market. Those of the district associations which supported the movement were satisfied with the results, and the appointment of the Overseas Farmers' Federations Ltd. has recently been confirmed for a period of five years. In the current

season the Citrus Exchange expects to market from 40 to 50 per cent. of the total Union export through this channel. The financial arrangements are being made through the Land and Agricultural Bank, which has for some years assisted co-operators with export advances. The distributor will remit all proceeds to the London Branch of the Bank.

A feature of recent co-operative developments among the growers of hard fruits has been the rapid growth in popularity of central packing methods. The prestige of the citrus packing and marketing associations stands high, and the number of such associations is steadily increasing.

*The Federated Farmers' Co-operative Associations of South Africa Ltd.*—This federal company is the South African member of the "Overseas Farmers' Co-operative Federations Ltd.," a position which gives it a financial interest in the arrangements discussed in the previous paragraph. The support which it now receives from the fruit associations, the Rhodesian Maize Growers and certain of the co-operative egg circles, has greatly strengthened the company, which aims at general recognition as the overhead federal body capable of undertaking the overseas business of all the co-operative associations in the Union. The possibility of a great expansion of the federal activities in the future exists, but they are at present supported only by a small percentage of the societies. Some fifteen of the affiliated associations put overseas business to the value of £668,000 through the company during its last financial year.

Turning to the local or primary organisations, it is a notable fact that while the co-operative associations dealing with certain types of produce have made consistent and general progress, others, such as the maize societies, have not increased their support during the past five years to the extent to which their sound financial position and their ability to secure for farmers the

average price of the year would seem to entitle them. One of the reasons is apparently the very marked lack of stability in market prices, which introduces an element of speculation which the ordinary farmer is not willing to forego. The following are instances of societies which have been most successful:

*Egg Circles.*—Within the last six years the number of co-operative egg circles has increased from two, with a membership of 320, to six, with a total membership of 2,823. These circles are organised on a provincial area basis, and they have become the main factors in the egg trade. Several of the provincial companies have doubled their turnover each year.

*Wool - Selling Companies.*—These commodity associations adopted a national rather than a district basis of organisation, and in the space of a few years have won considerable support. Three of them have a combined turnover exceeding £4,000,000. They are purely brokers selling on consignment, a pooling system being impracticable. They operate at the ports, where the wool sales are held, and the rapid growth of their business and the opening of branches at new centres has led to their competing with each other for patronage. All efforts to establish a territorial delimitation have failed.

*Dried Fruit Companies.*—These associations export the bulk of their produce, and are instances of the truth that organisations dealing mainly with the overseas market are usually more successful than those dealing with the many difficult circumstances of the home trade. The old-established South African Dried Fruit Company Ltd., over which one of the best-known leaders of the co-operative movement, Mr. H. E. V. Pickstone, presides, has increased its membership by 130 per cent. in the past two years.

*Dairy Products Associations.*—The co-operative creameries and the cheese factories have had a difficult time for years past. Production has increased beyond the home demand, but owing



to protective duties and other reasons, the South African price level is above that returned by the export market. While certain of the co-operative factories are associated in a Central Union, it has not been possible for them to arrange for the non-co-operative factories to contribute fairly to the export losses. In these circumstances the Government is considering a proposal of the Board of Trade and Industries which involves a *pro rata* contribution by all factories to a levy fund, out of which losses on export will be equalised.

## CONTROL IN NEW ZEALAND

BY

T. C. BRASH.

It is somewhat difficult to deal with the development in co-operation amongst primary producers in New Zealand during the last twelve months without reference to early developments. As a matter of fact it would be impossible to give any lengthy report on developments specifically taking place within that period.

### DAIRYING

The foundation of co-operation among dairy producers was laid in the "hungry eighties." In the difficulties through which all classes of farmers were passing at that period there was developed a willingness to help one another, which revealed itself in the movement for co-operative dairy companies amongst dairy farmers. The first co-operative dairy company opened in 1883. Today there are over 500 such companies, with an export of over 130,000 tons of butter and cheese. During the period covered by this development there was also established a number of subsidiary co-operative companies, such as co-operative box companies, rennet companies, freezing companies, etc. The shareholders in these companies were invariably the co-operative dairy companies.

In 1893 the South Island Dairy Association, with headquarters in Dunedin, and the National Dairy Association, with headquarters in Wellington, were formed. These associations

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undertook the trading, shipping, etc., for the co-operative dairy companies, who were members of the association.

Then in 1923 the Dairy Control Board came into operation. The control movement was an extension of co-operation with an element of compulsion, so as to deal with an objecting minority. The Board took over the marketing, shipping and insurance for the co-operative dairy companies, but at the end of twelve months relinquished the marketing. When the Board ceased to control marketing there came into existence an organisation in Auckland, known as Amalgamated Dairies Ltd., established for the purpose of marketing, and claiming to be a co-operative organisation. Its Memorandum of Articles reveals that half the shares are held by a co-operative dairy company and the other half by two individuals. It is safe to say that the developments of the last twelve months reveal a weakening of the true spirit of co-operation. The pioneering co-operative movement of the early years is not being maintained. Many co-operative dairy companies have ceased to make it obligatory for suppliers to take up shares when commencing to supply, and they are competing with one another in their efforts to secure a larger supply of milk and cream. It is a common sight to see three or more motor-lorries from as many companies collecting cream on one route where one lorry could collect the whole of it. In their efforts to secure quality the question of quality is being overlooked in many cases. The co-operative movement in the dairy industry was born of necessity. It would appear as if to provide for its continuance certain lines periods of stress and strain are also necessary.

### MEAT INDUSTRY

There have really been no developments of sufficient importance during the last twelve months to warrant their being recorded. Co-operation in the meat industry has only developed

in the way of co-operative freezing companies, although practically all these companies eventually operated on exactly similar lines to the proprietary concerns. Several have gone out of existence. A Meat Control Board was the first control board established. This Board has, however, been content to carry on without interfering with existing practices and organisation. Whilst the Dairy Board was the result of a movement amongst co-operative dairy companies, the Meat Board came into being entirely apart from the co-operative movement.

#### FRUIT INDUSTRY

In this industry the organisations are probably more really co-operative than those of any other industries. Growers' Associations, packing groups, Fruitgrowers' Federation and Fruit Board are all in the hands of the producers. In every case they are being operated in the interests of producer members. It can be said with confidence that this industry is better organised for export than any of the other industries. Exporting of fruit from New Zealand only really commenced in 1920, and this season over one million cases were exported. On the local market organisation is entirely lacking. There is, however, one section of the Fruit Control Act which deals with the local market. It provides that in any province a Control Board can be set up with power to deal with all fruit marketed locally in that province, provided that on a vote being taken 60 per cent. of those entitled to vote do so in favour of such a board. A movement is on foot to try and have this section of the Act brought into operation in the near future, principally for the purpose of standardisation and advertising. The growers are, however, faced with a difficulty in the voting basis. The Act provides that before a poll can be carried 60 per cent. of those *entitled* to vote must record a vote in favour.

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This is almost an impossible handicap, as great difficulty is found in securing sufficient numbers to record their votes. Parliament is being asked to alter this to 60 per cent. of *those who vote*.

### HONEY

The packing, selling and exporting of honey is developing co-operatively. The Honey Producers' Association is the principal co-operative concern in connection with packing, etc., and is being used by the Honey Control Board in connection with export.

### GENERAL

Recent developments would indicate that co-operative manufacture, etc., are not likely to meet with any strenuous opposition, provided they keep out of the region of marketing. But let these co-operative interests seek to market their own produce, especially in connection with the control movement where a minority may be coerced, and it will be found that the keenest opposition will be organised amongst commercial interests. It is in this clash of interests that the weakness of producers' co-operation is clearly revealed. The fact that many members will desert their own organisations displays a regrettable lack of loyalty and co-operative ideals. Then, too, the unwillingness of producers' co-operative concerns to pay adequately to secure the best business ability in executive officers is a distinct weakness. Co-operation, however, amongst primary producers in New Zealand has come to stay, for whilst there will be the inevitable ebb and flow, the ideal is sound.

## THE QUEENSLAND PLAN

BY

L. R. MACGREGOR.

IN the year 1922 the Queensland Government inaugurated an Agricultural Organisation scheme. Special legislation for the purpose was passed by Parliament. Local and District Organisation, as well as the establishment of a central body called the Council of Agriculture, were provided for. Membership was open to all primary producers. The Government found the cost of establishing the organisation in the first two years. Thereafter for three years half the cost was found by the Government, and in the year 1927 the Organisation became self-supporting. Farmers were encouraged to meet together for the solution of their problems and the improvement of their conditions. The Organisation in question may be described as horizontal in character.

It was decided at the outset to encourage primary producers to concentrate upon an improvement in marketing conditions, and this phase has engaged the attention of the Organisation up to the present time. A commencement is being now made, however, to tackle production problems.

### SPECIAL MARKETING LEGISLATION

Under the scheme encouragement was given to establish organisation of a vertical character. Special legislation was passed by Parliament under which it was provided that the Governor in Council may notify intention to provide for the

controlled marketing of any commodity. Upon such notification fifty producers of the commodity concerned may demand a ballot on the question of the establishment of such control. In such case two-thirds of the votes cast must be in favour of the establishment of control, otherwise control is not effected. Upon the establishment of control a board is elected by the producers of the commodity concerned, together with one representative of the Government. The board is authorised by the Act to make all arrangements for the marketing of the whole of the product grown in the State (or any portion of the State) in respect to which controlled marketing is set up, and to make arrangements for finance, as well as to do everything incidental to the object. In short, whereas Parliaments have provided legislation under which joint stock companies can be constituted and under which co-operative companies may be established, the Parliament of Queensland established special legislation under which primary producers could unite in setting up marketing organisation. The scheme has erroneously been described as one of Government control. It should be more properly designated "compulsory co-operation." Where a two-thirds majority of producers of a product in Queensland desire their product marketed on a co-operative plan, then the product of the minority is also brought within co-operative control. The promoters of the scheme contend that in the past promising co-operative movements have been rendered ineffective in price stabilisation as a result of the action of non-co-operating minorities.

#### THE PLAN IN OPERATION

Thirteen of the principal agricultural products of Queensland are now marketed under systems of control. The average annual agricultural production of the State may be taken at eighteen

million pounds sterling, and products to the value of twelve million pounds sterling have been brought under controlled marketing. The products in question are sugar, butter, wheat, fruit, cheese, eggs, cotton, Northern maize, Northern pigs, peanuts, broom millet, arrowroot, canary seed.

The *modus operandi* varies in every case. In some instances marketing boards have established their own distributing organisation. In some cases existing channels of distribution have been utilised under agreement. In others the services of sole selling brokers have been used in effecting sales to merchants. The practice is to make an advance to the growers of the produce at the time of delivery from 50 to 75 per cent. of the market value. At the outset this was arranged by the securing of an overdraft from a bank subject to State Government guarantee. As time went on some of the banks viewed the operations of the boards with favour, and in one or two instances accommodation was secured without Government guarantee. In the year 1926, with the coming into operation of the Commonwealth Rural Credits Act, passed by the Commonwealth Parliament, the Queensland Government's guarantee was no longer necessary, inasmuch as the Commonwealth measure in question constituted a Rural Credits Fund in the Commonwealth Bank of Australia, and authorised the Bank to make advances out of that Fund for the marketing of primary produce on the security thereof. It is noteworthy that in no case in which the Queensland Government guarantee was afforded, in the opening years of the Scheme, was the Government involved in any loss. All of the marketing boards have made good. They are constituted for fixed tenures varying from three to ten years. In each case of the expiry of the tenure of office of a board it has been reconstituted either without a ballot on the question of continuance being demanded, or with an increased vote in favour. Some of the boards find that



as they begin to function they require capital to provide storage, treatment plants and the like. The Act contains a provision under which a levy on the produce may be imposed by a board to raise capital for such purposes. Before such a levy is made a ballot of producers may be demanded on the question, and unless the vote is favourable the levy is not made. In several instances capital funds for the acquirement of assets by boards have been raised in this manner. The originators of the scheme contend that by this method provision of capital for co-operative enterprises can be more equitably arranged than under the voluntary principle.

It was thought by some that there would be a tendency on the part of boards to inflate prices of commodities, but, in the main, producers' marketing boards have been forced to face economic facts and have realised that the price of the product exerts an important influence upon the demand. Boards are anxious to stimulate the consumption of the products within their control, and this acts as a deterrent. The operations of the boards are gradually bringing about a close economic survey of the Queensland agricultural industries.

The Scheme has been copied by the New South Wales Parliament, similar legislation having been passed in that State in the year 1927. The Government of Victoria also has similar legislation under consideration. So far, however, no bodies have been set up in any other of the Australian States except Queensland.

## TENDENCIES IN NEW SOUTH WALES

BY

C. C. CRANE.

THE Marketing of Primary Products Act has since been amended in some particulars, and in its amended form has been endorsed by practically every producers' organisation in the State. The amendments in effect widen the representation of producers on boards, and provide for zone representation. The powers of the Director of Marketing are reduced in effect, he being not necessarily a member of any marketing board under the Amended Act. The consumers' representative as such has been eliminated from the personnel of the board, though provided for possibly in the two Government nominees on marketing boards.

At present rice, wheat, eggs, butter and vegetables have, on petition as provided for in the Act, been proclaimed commodities under the Act, and the wish of the producers of these commodities as to the formation of marketing boards, will, except in the case of vegetables, be decided by compulsory polling on special dates for each commodity between September 7 and October 5. You will see the results of the polls in the press, I expect, about the time this is printed. I shall not make any other prediction than that I shall be surprised if in each case a poll results in favour of boards, for there is a fight on, and it is being waged with a good deal of enthusiasm on both sides.

Several other commodities are likely to be proclaimed at any time.

There have been no marked developments in the citrus

industry. The Central Citrus Association Co-operative Federation is a central organising body looking after the interests of country Citrus Co-operative Packing Houses. It supervises marketing in Sydney, controls agents, effects economies in buying pool supplies and in making cartage contracts. It looks after the shipping and as far as possible sells the fruit of its members, although the great bulk of this is done through the agents on the fruit market.

The Association further fosters export and has organised in New Zealand, so that the majority of the oranges going to that market are supplied on consignment by Association members.

The movement appears to have come to a temporary standstill, so far as any expansion is concerned, for the Packing House idea does not seem practicable in some of the older districts where individuals have done sufficiently well to date.

Still, as the citrus crop increases, which it is certain to do in the next few years, the pressure on the individual will correspondingly increase, and then there is reason to believe that the Packing House movement will step forward again.

In the apple and pear industry there is now a definite trend towards the establishment of co-operative cool stores and packing houses to suit district requirements. At Orange a cool stores company has been registered, at Young and Lavington companies are being promoted. Kentucky Soldiers' Settlement is following suit with respect to cool stores, having already a co-operative packing house. Penrose also has its co-operative packing shed. Kingsvale Soldiers' Settlement has its co-operative Prune Exporting and Selling Company.

Growers are at present more seized than ever before with the necessity of improvement in marketing conditions and for the intensive advertising of their products, and have elected committees to report on these matters.

Further, a definite move has been made as regards discussing with growers in other States the position as regards the export of apples and pears and the possibilities of establishing quotas for the different States based on production.

Any form of State-wide control, by means of boards, as under the Marketing Act, is at present viewed with very considerable disfavour by growers and existing co-operative concerns.

It is perhaps significant that this year, owing to the market being heavily supplied, the Batlow Districts Co-operative Companies (cool store and packing) have entered the retail business and have opened three retail depots in Sydney. They have been well satisfied with their work in this connection, and the Longgrove Mountain Citrus Growers have likewise entered the retail business in Sydney.

The Batlow retail stores will be able to maintain a fairly continuous supply of apples—and through an arrangement with the citrus growers and the Kingsvale Soldiers' Settlement Co-operative Company are retailing citrus fruits and prunes.

There is a controversy between the selling agents and the fruit-growers' organisations regarding the Farm Produce Agents Act. Both parties would probably benefit by more attention to their own organisations. The Act in question has, however, been of considerable protection to the smaller and to the less businesslike grower.

With regard to wheat, eggs and butter, as I have said, the whole question of marketing is involved in the decisions that are to be made at an early date as to the establishment of marketing boards.

## FEDERATION IN WESTERN AUSTRALIA

BY

R. L. DUNMAN.

As practically nothing has so far been written with regard to co-operation in Western Australia, it would be as well to give a brief outline of its history. In 1914 there were but few co-operative societies registered, but considerable progress was made when the Westralian Farmers Ltd. came into being, and subsequently a large number of co-operative companies and a few more societies were registered. At this point it might be well to mention that registrations are effected either under the Companies Act, 1893, or the Co-operative and Provident Societies Act, 1903. The need is now apparent for a Co-operative Act, and it is hoped that one may be placed on the Statute Book during the next Session of Parliament.

In 1918 the Australian Producers' Wholesale Co-operative Federation Proprietary Ltd Melbourne, whose membership consists of the larger co-operative concerns in the various States of the Commonwealth and New Zealand, was formed. One of the immediate benefits derived from this was the establishment of the Overseas Farmers' Co-operative Federations Ltd. in London, thus completing the co-operative chain from the producers in this part of the world to the consumers in the United Kingdom.

The position in 1919 was that there were some eighty-six co-operative companies and societies exclusive of the Westralian Farmers Ltd., and whilst each was in its own way trying to carry out service on co-operative lines by means of agency and store

business, provision was lacking for welding the various units into one body.

The next step forward was the formation of the Co-operative Federation of Western Australia, whose membership consists of the various units throughout the country. Its objects are:

- (a) To promote uniform and sound practice in the Co-operative Movement, and friendly relations in all matters of co-operative business.
- (b) To bring about proper and efficient co-ordination and co-operation between members, and to ensure that the movement acts as one united body on all matters of common interest.
- (c) To establish the Central Organisation under the ownership and control of the Federation.

Two principles enunciated by the Federation are "one member, one vote" and the distribution of profits on a *pro rata* basis to business done, after making provision for a fair rate of dividend to be paid on share capital. At that time 7 per cent. was considered a fair return, but not so today, and at the Annual Conference held in August, 1927, when the rules were revised the following additions were made:

- (a) The maximum amount which may be paid to the members in the form of dividend in respect of the shares held by them shall not exceed by more than three pounds per cent. the rate paid by the Associated Bank for two years' fixed deposits as certified by an Associated Bank for the last preceding month of December in every year.
- (b) That the gain or surplus earned in trading, or as commission, after providing for dividend as set out in section (a), reserves and such other provision as is

necessary for the security of trading operations, shall be distributed to members as a bonus in proportion to the amount of such trading done by such members on which profit is earned.

It is worthy of note that the Federation claims as members both producers and consumers, an experiment that has met with more success than might have been anticipated.

The State is divided into seven districts, each of which has its own District Council, and meetings are held as nearly as possible quarterly. Each district has the right to elect one member to the Executive Council, and the Westralian Farmers Ltd., which is termed the Central Organisation, has also the right to elect one member. To bring about greater cohesion the Federation units elect annually two nominee directors to the Board of the Westralian Farmers Ltd., and these are ex-officio members of the Council.

The Federation has justified its existence, and the probabilities are that its responsibilities will further increase. The Wheat Pool in this state is the outcome of co-operative effort and has carried out its functions to the entire satisfaction of the majority of growers.

The latest and one of the most important successes achieved by co-operation in Western Australia has been the establishment of a manufacturer-farmer partnership brought about by the flotation of Westralian Farmers' Superphosphates Ltd. By this means farmers in this State are able to acquire a financial interest in the superphosphate business and to have a say in its manufacturing policy. The further objects of this partnership are to keep the price of superphosphate as low as possible, bring about decentralisation, and to give users the opportunity of participating in profits made. For the past season, in addition to cash

discounts, shareholders are to be paid a cash bonus of 2s. 6d. per ton. The discounts given for the first time in the history of superphosphate trading in this State were 5s. per ton for cash before delivery payment in December, decreasing by 6d. per month until April, when the amount was 3s. per ton from then onwards. For the coming season the discount for cash before delivery is to be 8s. 6d. per ton.



## CONSOLIDATION IN CEYLON

BY

W. K. H. CAMPBELL.

THE following remarks are intended to be supplementary to a short account of Co-operation in Ceylon which appeared in the last *Year Book*.

The figures given last year were for April 30, 1926. The following table shows the corresponding figures a year later:

	<i>Societies.</i>	<i>Members.</i>	<i>Share Capital.</i>	<i>R F.</i>	<i>Working Capital</i>	<i>Per Head.</i>
30/4/26	315	34,164	Rs 362,987/-	73,183/-	Rs. 816,108/-	23·6
30/4/27	303	35,112	Rs. 430,311/-	91,421/-	Rs. 994,634/-	28·3

As indicated last year, consolidation rather than expansion has been the main objective. The fifty-one societies which were cancelled will certainly be no loss to the movement, while it is hoped that the twenty-nine societies newly registered will be a very great gain. At least no trouble has been spared in their organisation. The complete figures for the year ending on April 30, 1928, are not yet available. The number of societies rose during the year to 360, though the total number of members dropped to 33,629. This apparent anomaly is explained by the fact that during the year thirty-five of the old societies with an unworkably large area of operations and a long members' list were liquidated, while ninety-two new societies organised on

a village basis were registered. With regard to the existing societies, the object arrived at was, as in the previous year, to reconstitute them, where possible, on a sound co-operative basis, and where this was proved to be impossible, to liquidate them. Active propaganda was started for the establishment of new societies on a village basis. The response was full of promise, and ninety-two new societies were registered during the year.

The movement continues to be almost entirely one of credit, mainly rural. No secondary institutions can be started until there is a sound foundation on which to build them, and there is not much hope of getting the cultivator interested in improved methods till a system of credit has been devised which will ensure that the increased returns come to him and not to his creditors. A number of credit societies have, however, done an appreciable amount of work in supplying their members with provisions, agricultural implements and tools on an indent system.

Six new Inspectors were appointed on October 1, 1927, have undergone a period of six months' training in India and recently assumed duties, bringing the total staff up to twelve. Four more Inspectors are to be appointed on October 1, 1928, and two senior assistants, a welcome sign that the importance of co-operation and the need for intensive supervision in its early stages is beginning to be realised.

Co-operation is still a branch of the Department of Agriculture, one of the purely Government departments, a system which is admitted to have great disadvantages, and remains entirely dependent upon Government finance. Not much progress has so far been made in the de-officialization of the movement, or in the fostering of the independence in finance and administration which it is so desirable that it should assume. Certain statutory duties should and must be performed by Government, but it is admittedly wrong that societies should continue to be directly

financed by Government, and not much healthy progress can be expected till they can take over a considerable share in the control and supervision of themselves.

Mr. Walter, the Secretary of the Horace Plunkett Foundation, spent a week in Ceylon, from November 26 to December 3, 1927, and at the invitation of the Ceylon Government spent that period in such examination as the time allowed of the work that is being done. At the close of his visit he presented a few recommendations as to the lines on which the development of co-operation might be encouraged to proceed.

Realising the difficulty of achieving the de-officialisation as long as co-operation continues to be a branch of a recognised Department of Government, after consultation with the Director of Agriculture and the Joint Registrar of Co-operative Societies, he suggested that, in order to attain this object, while at the same time maintaining the close liaison between Co-operation and Agriculture, which is admittedly desirable, the statutory functions of Government—viz., Registration, Audit and Liquidation—should be entrusted to a Registrar, who should continue to be an officer of the Agricultural Department, while the more purely co-operative functions of organisation, propaganda and supervision—*i.e.*, those which it is hoped to relinquish gradually and ultimately entirely, in favour of unofficial agencies—should be performed by a Civil Servant.

This arrangement was accepted by all concerned as offering a satisfactory solution of the present difficulties, but it was found necessary to defer its introduction for a time, in view of changes in the general structure of government which were expected to result from the Report of the Special Commission on the Ceylon Constitution. This Report has since been received, and it is hoped that within a short time the Co-operative Reorganisation Scheme will be adopted, which will facilitate the development of the movement in Ceylon on sound progressive lines.

## THE INDIAN REPORT

“ It is now accepted that co-operative principles can be used in overcoming most of the obstacles to progress in rural communities. Wherever agriculture is predominant co-operation is coming to be regarded as the natural basis for economic, social and educational developments.”

With these words the recent Royal Commission on Agriculture in India expresses its sense of the importance of a movement of which it says, “ No subject allied to agriculture is more frequently referred to in the course of our Report.” These references and the recommendations of the Commission provide an admirable critical description of the Indian Co-operative Movement today. As is well known, that movement was in its origins a government affair, instituted at a time when there was no public demand or educated public opinion regarding it. At the beginning it was practically State-run, but has now developed so far along voluntary lines that almost all its officers are non-officials, democratically elected.

The other obvious characteristic of Indian co-operation is that it is almost entirely a credit movement. Co-operative legislation was framed for the benefit of the credit society, and revision was necessary before other forms could be introduced. Credit, it is held, must continue to predominate, for no other reforms are possible until the problem of peasant indebtedness has been solved. Nor need its predominance be regretted, since it provides an excellent economic education for the cultivator.

The following table will show the increase of credit societies

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between the years 1915-16 and 1926-27,<sup>1</sup> a progress which has been most rapid of recent years:

	1915-16.	1926-27.	<i>Per Cent. of Increase.</i>
Number of Societies .. ..	16,690	65,101	392
Membership .. .. .	665,527	2,115,746	318
Working capital (lakhs of rupees)	4.92	24.14	490

The relation between the increase in the societies' membership and capital should indicate a healthy development, but it will be observed that the number of members per society has slightly fallen, which may be a good sign if it means that unwieldy societies have been split up, or a bad if it indicates the formation of numerous weak organisations. It can only be stated that the average membership, instead of rising, as is usually the case, has fallen from 43 to 32 per society. The slight rise in working capital per member is again difficult to interpret, as the term includes share capital, reserve fund, and loans and deposits from members, non-members, societies, co-operative banks, and the Government. The growth of non-credit societies has been even more rapid, but this is natural, as they are, in any case, a development of recent years. In 1915 there were 96 and in 1926 there were 2,133, while membership rose from 4,822 to 154,322.

The relation of co-operative membership to population in the different provinces is of some interest. In actual membership Madras comes highest, with 612,220 members, followed by Punjab (401,542) and Bengal (380,502). Considered relatively, the

<sup>1</sup> These figures are taken from the Report of the Royal Commission and do not exactly tally with those issued by the Department of Commercial Intelligence and Statistics, India.

Punjab and Bombay each record ten co-operators to every hundred families, while Madras has not more than eight and Bengal four. A few of the small provinces, such as Coorg, have a much higher percentage, and there are districts in the Punjab, Bombay and Madras, where as much as one-fifth or one-quarter of the population comes within the scope of the movement.

The benefits derived from this extensive and still growing movement have been various. It has made a valuable contribution to the education of the peasant; a considerable fund of capital has been placed at his disposal; a general lowering of the usurers' rate of interest has frequently taken place; thrift has been inculcated. Of the total capital advanced to members, more than a third has been collected from their own savings, and some societies are in a position to finance their members without outside borrowing. It would have been interesting if the Report had given figures to show at what rate the progress toward self-support is taking place.

The principal defects of the Indian movement indicated by the Report are the delay in the repayment of loans; a general lack of understanding of co-operative principles and the handling of credit; insufficiently trained and in some districts unsuitable or unscrupulous officials; a lack of self-help on the part of members and their elected officers; and, particularly, a reluctance to take action against defaulters. Frequently the members do not take sufficient interest or exercise adequate democratic control. The balance of success and failure naturally varies from province to province, and the subject is dealt with in more detail in describing provinces individually.

Two main developments are taking place away from the original credit type of society. One is toward land mortgage—that is to say, the adaptation of the credit society to larger loans and wealthier borrowers. Land mortgage business is permitted

under the Co-operative Societies Act unless sanction is withheld by the local government, and in most provinces societies can and do carry a small proportion of business of this type. In Bihar and Orissa mortgage is generally taken as collateral security for larger loans, and in Madras such security is general. The practice, however, is a dangerous one, as the loans are frequently too large to be safely made by a small credit society, and in any case such a society would be embarrassed by land coming into its possession. Consequently, the need for a Land Mortgage Bank has been felt, and one has been started experimentally in the Punjab. It appears to be meeting with success, and the Commission recommend it for imitation elsewhere. For banks of this type it is considered that debentures should be floated in the ordinary way (as has been done in the Punjab), the Government guaranteeing the interest but not the principal. Such banks would require cautious management at the outset and for some time to come.

The other comparatively new development is in non-credit co-operation. This would probably have been more rapid but for the difficulty of securing competent managers, particularly for any undertakings occupied with trading. It is a matter of debate how far other functions can be combined with that of credit by the same society. The conclusion seems to be that where membership would be identical, and in the case of a limited service such as the distribution of seed, which would not give work to two societies, one may very well undertake both activities. It must be borne in mind, however, that unlimited liability is the invariable feature of a credit society but may be undesirable for one engaged in other business. In any case, separate societies are considered best for all but the simplest operations. Societies for purchase and sale are interesting and often promising developments, but they have to meet considerable difficulties. The involved mal-practices of private trade and its limitation to hereditary, non-

agricultural castes make difficult its transference to co-operative hands, at least until there is a clearer public understanding of the value of cash trading, fair weight, loyalty, etc. A further difficulty is that successful marketing societies are frequently boycotted by dealers. A number of societies, however, exist, especially for the sale of agricultural produce. Sales on commission are effected in Bombay and the Punjab. A number of societies are federated for the pooling of improved graded cotton. Grading is done by a government official, the society stores in its own warehouses and advances money on the cotton in its possession. Co-operative irrigation societies have assumed some importance, and control as much as 23,000 acres in Bengal.

There is a marked tendency on the part of government officials in India to look upon non-credit co-operation not as direct means to the betterment of the peasant's economic position, but as the best medium for state technical instruction and improvement. According to the Report of the Commission, "outside the credit movement the main function of the co-operative department is to prepare the ground for the advice of the experts." From this point of view it matters little what form co-operative organisation takes. It may be for sale, purchase, animal or seed improvement, one will be as educationally valuable as another, and organisation in one department will smooth the way for instruction in the rest. It may be questioned if it is necessary to take so narrow a view of the possibilities of non-credit co-operation, or wise to limit it at the outset to purely auxiliary functions. On the other hand, it is a tribute to the movement that the Commission should conclude that technical improvements can only be brought about through the cultivators' own organisations.

The different provinces provide some interesting comparisons in co-operative development. The credit societies differ little amongst themselves except in their degree of success, but the



other societies present more variety. In ASSAM the movement is, on the whole, doing well. Non-credit co-operation is represented by a jute-marketing society, and a new Co-operative Organisation Society has been formed in the Surma Valley which includes the improvement of sanitation, medical aid and rural industries among its activities.

In BENGAL the movement has also progressed well. Irrigation societies, of which there are 350, play a prominent part in this province. There are also societies for the sale of jute or paddy, for stocking tanks with fish, anti-malarial societies, and societies for general social improvement. Certain societies have a monopoly of the cultivation of the ganja drug. A development more on European lines is that of seventy-four milk-selling societies, seventy-one of which are federated in the Calcutta Milk Union. Each of these societies collects milk from its members at a depot, where it is checked and inspected. Distribution is either direct or through private traders in the city. Inspection of cows and cow-sheds is arranged. The profits of the undertaking are devoted to educational and health purposes for the benefit of the members and to the improvement of stock. The Federation supplies 2·3 per cent. of Calcutta's milk.

The movement in BIHAR and ORISSA is satisfactory in most respects. The purposes to which loans are devoted have been analysed with some interesting results. Not more than 43 per cent. can be reckoned as for productive purposes, 30 per cent. are for the relief of debt, 13 per cent. for the payment of rent and 4 per cent. for ceremonial and similar objects. Credit societies have been classified for audit purposes as : A (model), 5 per cent.; B (good), 14·5 per cent.; C (average), 68 per cent.; D (bad), 10 per cent.; E (hopeless), 2 per cent. A few grain storage societies exist and one or two small milk organisations.

Good progress has been made in credit societies in BOMBAY.

Organisation is divided between the Registrar, the Central and local banks, and the Bombay Central Co-operative Institute Land Mortgage Bank has been initiated. Societies exist for seed distribution, either in connection with sales or credit societies, also for the hiring of machinery, for power pumping and cotton ginning, and for land-fencing and cattle-breeding. Considerable opposition has been encountered from local middlemen.

In BURMA the situation is regarded as one of "stagnation," although there has been a certain progress in credit societies, and some tenancy co-partnership societies have been formed which combine credit with other functions. There are cattle insurance societies and organisations selling agricultural produce, as well as improved seed farms run through the agency of co-operative societies and their members.

In the CENTRAL PROVINCES the movement at the moment is far from satisfactory and is undergoing drastic reorganisation. The system is characterised as "thoroughly unsound" and the organisation "top-heavy," with too much power in the hands of the Central Banks. A governmental loan has been necessary to avert a financial crash, and many societies will probably have to be liquidated. The situation in Berar is considerably better.

In MADRAS the progress has been good on the whole, but the number of overdue loans has recently increased and is causing anxiety, so that a committee of investigation has been appointed. Membership of credit societies has been classified, and it has been discovered that, while the great majority of members are cultivating land-owners, non-cultivating land-owners, tenants and labourers also participate. Amongst non-credit societies are those for production, purchase and sale, including milk-selling, as well as land acquiring and leasing and a few housing societies. There has been a recent reorganisation of the higher organising staff, and more attention is being given to non-credit societies—

for instance, those engaged in rice-hulling, sugar-cane crushing bone-crushing, etc. A successful co-operative agricultural demonstration society is in existence, and the Department of Agriculture makes use of co-operative societies to distribute seed, etc.

In the PUNJAB the movement is progressing and increasing rapidly. It is mainly a credit movement, as elsewhere. Societies have been classified according to their competence, as follows: Class A, 4.25 per cent.; Class B, 26.25 per cent.; Class C, 62 per cent.; Class D, 7.5 per cent. Other types are those for the consolidation of holdings by voluntary co-operation, a successful enterprise through which 98,000 acres have already been consolidated and re-allotted; stock-breeding societies (stock insurance has met with little success); a few milk-recording societies, which have a good deal of superstitious opposition to meet; societies for rural crafts, thrift, irrigation, compulsory education, etc. The sale of seeds and implements is sometimes undertaken through credit, sometimes through "better farming" societies. Sales societies have made but limited progress; there are a few organisations for co-operative cultivation, but fodder storage and poultry-breeding have neither of them met with success.

In SIND an Assistant Registrar was not appointed till 1918, and the co-operative movement is consequently of comparatively recent date. Credit societies, unlike those of Bombay and other provinces, rest on a share basis. Thrift has been promoted to a considerable degree, and some of the societies are financially self-supporting. Co-operation has been made a medium for transmitting seeds and implements to the peasants.

Co-operation in the UNITED PROVINCES was the subject of enquiry in 1925 by the Oakden Committee, which issued a drastic Report. This Report was accepted by the local government, and measures are being taken to carry out its recommendations.

According to the Committee, co-operative progress in the United Provinces has been largely on paper. Too much responsibility has been concentrated in the hands of the Central Banks, the primary societies are frequently effete, co-operation is imperfectly understood and the staff inefficient or corrupt. The result has been general financial confusion and dishonesty; "real and effective supervision" is necessary if the movement is to be reconstructed.

Reviewing the position of the co-operative movement throughout India, the Commission on Agriculture makes certain general and specific recommendations. It urges, primarily, education and more education, training for self-government, adequate control at the outset and withdrawal of that control at the right moment. For this purpose it recommends the building up of a highly educated and well-trained official staff whose aim shall be to educate the rank and file to dispense with its services. Such a staff is already at work in one province, and the theory of it has been accepted in another. This does not exclude the services of the voluntary worker, who will always find tasks awaiting him, but there are limitations to the usefulness of voluntary workers who have other calls on their time, are insufficiently bound by official decisions or lack the requisite training. The educational staff should not only be sufficiently trained but should be acceptable to their prospective pupils, the ordinary members. Supervision and inspection are, as a rule, better than direct teaching, but the Central Bank is not the most suitable body to carry them out. Co-operative unions and institutes do valuable work and may merit the financial support of Government. District Supervising Unions such as those recently established in Madras and Bombay have a potential usefulness, and their imitation elsewhere is worth considering.

Only the most highly qualified men should be appointed

Registrars—a post of rapidly increasing importance. “In order to ensure that future registrars should possess the technical qualifications we have enumerated above, we recommend that there should be an officer under training in all provinces. . . . Full advantage should, we think, be taken by officers on deputation of the opportunities of obtaining a special training in technique and field work, which are provided by the Horace Plunkett Foundation in London, and the Irish Agricultural Organisation Society in Dublin, respectively. Both these institutions have very generously offered to train a limited number of honorary workers free of charge. If honorary workers willing to take advantage of this offer are forthcoming, we consider that they should be encouraged to do so by a grant from Government towards the expenses involved in a visit to Great Britain and Ireland.” The Report states that such training “should usually be preceded by considerable study and experience of the movement in India.” The Report also recommends for adoption the unique training scheme for officials in the Punjab, also the method of training accountants in Bombay.

With regard to financial assistance, the Commission points out that government aid must have definite limits, but it still recommends generosity, especially for educational purposes. In this connection it reaffirms the value of co-operation to all departments interested in better farming or better living, such as the veterinary, agricultural, educational and health departments. Auditing, however, should not be a government charge. To make it easier for societies to meet demands for credit, it is recommended that they should be permitted the free use of district treasuries and sub-treasuries.

Miscellaneous recommendations are that the legal position of societies claiming against a debtor member should be improved; that conferences of Registrars should take place; that enquiries

such as have been carried out in the Central Provinces and the United Provinces might with advantage be undertaken in other districts; that a Marketing Expert be appointed to stand in the same relation to the sales societies as the agricultural officer to those engaged in better farming; that a whole-time Registrar be appointed for the Central Provinces. In Bombay the Government gives preference to co-operative societies in buying stores or granting contracts, and it is suggested that this should be done generally where purchases are made for the army, the jails, etc. Experts should be frequently loaned by the technical departments—marketing, engineering, agricultural, veterinary, etc.—to the co-operative societies, and preference should be given to co-operative societies in the distribution of seed.

“Our examination of the movement,” says the Report, “has, however, convinced us that the necessity for a high standard of efficiency in work which has been shortly but accurately described as ‘Better Business’ is not everywhere sufficiently realised. We agree with Sir Horace Plunkett that ‘Better Business is the foundation alike to Better Farming and Better Living.’ The recommendations we have made in favour of preference being shown to co-operative organisations in the field work of the other departments will fail in their effect unless such organisations are well-managed, efficient and active.” The Commission is aware that some of its criticisms are severe and its conclusions possibly unwelcome, but it is persuaded by the very importance of the subject not to withhold them. For, in the opinion of the Commission, “if Co-operation fails, there will fail the best hope of rural India.”

## COMMUNITY FARMING IN PALESTINE

THE *Year Book* of 1927 contained a study of the development of co-operation in Palestine in the direction of community settlement and joint farming. In the two years that have passed since its publication the Palestine experiment has progressed along its own original lines, and at the same time co-operative organisation of the more familiar type has grown up.

The Agricultural Workers' Federation continues to play a leading part, including, as it does, both smallholders and labourers in its ranks. This involves the division of its attention between trade unionism and colonisation, only the latter, naturally, being a co-operative undertaking. Its present membership stands at 7,467, of whom 3,060 own their own farms. Smallholders and labourers confer and vote jointly, but connected with the Federation there exists the sectional organisation "Nir," the "Workers' Colonisation Society," which caters for the needs of its small holder members, supervising and controlling all co-operative settlements. The Agricultural Workers' Federation also deals with immigrants, providing them with work and technical training. In 1928 it had under its supervision 44 agricultural workers' settlements of different types, with 4,200 inhabitants, of whom 3,060 were engaged in agricultural work. These are divided into "collectivist groups . . . based on complete common production and consumption," and "workers' settlements" of a co-operative character. The latter have made the most rapid progress in recent years, the collectivist groups remaining nearly stationary as far as numbers and member-

ship are concerned, though the area brought under cultivation has considerably increased. The following figures indicate the position in 1928:

	<i>Settle- ments.</i>	<i>Workers.</i>	<i>Inhabitants.</i>	<i>Cultivated Area (Dunams).</i>	<i>Investments.</i>
Collectivist groups	24	1,458	2,011	49,591	£320,160
Works settlements	14	1,297	2,031	49,518	£275,015
Total .. ..	38 <sup>1</sup>	2,755	4,042	99,109	£595,175

All these are gradually becoming consolidated, self-supporting and economically sound, and are paying off the loans for equipment, etc., advanced by bodies such as the Zionist Organisation. The societies have introduced improved machinery and implements and carried out drainage and irrigation. Farming is improving, and crop yields have steadily increased. The aggregate income of the settlements has risen, family incomes rising with it. In 1925 the average income of a family was calculated at £100 per year; by 1926 it was £135, and by 1927, £152. Settlements founded before 1927 now supply 85 per cent. of their requirements from the produce of their own farms.

The Agricultural Workers' Federation is affiliated to the General Federation of Jewish Labour, which has promoted several other co-operative schemes with varying degrees of success. One of these is the Agricultural Contracting Agency which arranges labour groups to prepare plantations, orange groves, etc., for prospective settlers. In 1928 it was working 785 dunams of orange groves and 460 dunams of forest.

<sup>1</sup> Six training centres for women have been omitted from this table.



The Co-operative Consumers' and Marketing Organisation runs retail stores and also buys the produce of the agricultural colonies, selling foodstuffs, machinery, seeds, etc., in return. Its career has not been altogether successful, partly owing to inexperienced management, partly to economic conditions, which also caused much loss amongst private dealers, and partly to the unsettled character of its membership, which consists largely of young unmarried people whose homes change and whose custom is irregular. Considerable discontent arose at one time, especially amongst milk-sellers, some of whom set up their own marketing agencies. Now, however, organisation has improved, and a movement is in progress to decentralise management by creating local self-governing societies. The turnover of this organisation is roughly £208,300. A number of smaller labour, credit and industrial societies exist.

The Joint Palestine Survey Commission in their recently published Report commend the general idea of co-operative business, but add, somewhat caustically, "Such a system, however, must be administered by an organisation or body uninfluenced by social theories." This may call attention to a weakness, but it expresses an extremist opinion scarcely borne out by the experience of other countries where social theory very frequently underlies a successful co-operative movement.

The Co-operative Society of Orange Growers "Pardess" is unconnected with the Labour Federation, and was founded as long ago as 1900 for marketing purposes and as an agent for fertilisers, packing materials, etc. Statistics of its activities in recent years are shown in the table on page 175.

The falling off in members is attributed partly to the high prices offered by private merchants from 1922-24, which induced disloyalty among members, and partly to the formation of a second society, which did not, however, engage in the export trade.

	<i>Total Boxes exported from Palestine.</i>	<i>Shipped through " Pardess."</i>	<i>Per Cent. of Total.</i>	<i>Number of Members.</i>	<i>Area (Dunams).</i>	<i>Per Cent. Total Area of Palestine Groves.</i>
1920-21	830,959	237,217	28.5	120	6,756	21.0
1923-24	1,599,348	239,677	15.0	96	4,837	15.0
1924-25	2,141,727	313,804	14.6	85	4,276	13.4
1925-26	1,511,280	233,829	15.5	88	4,026	12.5

Progress is hindered by the fact that 60 per cent. of the groves are owned by Arabs, who are not members of " Pardess," and 40 per cent. by Jews; also by the present boom in prices, which appears to the farmers to render co-operation unnecessary. Owing to the rapid extension in planting, however, this situation is not expected to last.

Several co-operative banks exist, of which the principal appear to be:

1. The Central Institution of Co-operative Societies for Credit and Savings, which has an affiliated membership of eleven societies, representing 12,358 members. It has a capital of £E47,016, and its object is to make loans to co-operative societies.

2. The Central Bank of Co-operative Institutes was founded in 1922 to promote and finance co-operative credit unions. It has a share capital of £E100,100 of which 100 are ordinary shares contributed by semi-official bodies and alone carry voting rights. In this way it lacks the democratic character of a co-operative organisation. In 1926 it made loans to 61 co-operative societies and 45 communities, aggregating £E130,112; of these 21 were credit and 31 agricultural co-operatives. The agricultural societies accounted for 69 per cent. of the total loans; most were made to provide operating capital, purchases of fodder or fertilisers ranking

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next in importance, followed by other agricultural requirements and a certain number of advances on tobacco, grapes, oranges, etc.

3. The Co-operative Bank Bnai Benjamin, founded in 1923 to provide cheap long-term agricultural credit, has a paid-up capital of £E9,000. Loans are granted at a fixed rate of 7 per cent., repayable within a year. An additional sum of £E9,200 was obtained for house-building and the purchase of agricultural machinery.

The co-operative movement in Palestine is wider in scope and more varied in expression than most. It has made considerable progress in difficult conditions, and as time passes its experience will be of increasing interest to the outside world.

## THE INTERNATIONAL WHEAT CONFERENCE

THE Third International Wheat Pools Conference held in Regina, June 5-7, 1928, was attended by 142 registered delegates and 256 registered visitors. The countries represented were Canada, the United States, Great Britain, Australia and Russia.

Several co-operatives handling products other than grain were included in the Conference this year, as it was felt that there are many problems common to all, a general discussion of which might help to co-ordinate the different co-operative concerns more closely. Two sub-conferences dealt fully with these other products, the Dairy Produce, Poultry and Registered Seeds and the Livestock and Wool.

A new and important feature of the Conference was that it brought together representatives of the consumers' movement in Great Britain and the largest producers' organisation in the world. These two sections of the co-operative movement are vitally interested in the same products. For some time past the idea had been current in England that there might be a danger of the Wheat Pool in Canada becoming so strong that it would be able to raise the price of bread to the consumer in the British Isles; but the address of the Chairman, Mr. C. H. Burnell, President of the Manitoba Pool, and the frank and open spirit of the Conference must have dispelled any such idea from the minds of the British delegates. It was made very clear by him and throughout the Conference that the policy of the Wheat Pool was not to attempt to take anything which belonged to others, but simply to bring about a more equitable distribution of the world's goods and a fair return to the producer.

The Chairman also discredited the idea that a world Wheat Pool might be formed. This has never been contemplated in the policy of the Wheat Pool in Canada. On the other hand, they have done everything possible to encourage the formation of grain-selling organisations similar to their own in other competing countries. In spite of great opposition in Canada, and much criticism from other countries during the past four years, the Wheat Pool has been established on a sound economic basis, and although during this period the officers of the Pool have been exclusively interested in ensuring its economic security, now that this has been achieved and the first renewal of contracts has proved the loyalty of the prairie farmers to their organisation, they are anxious to work with the consumers more closely for the mutual benefit of all. The spirit of co-operation behind the Wheat Pool is genuine, and as such is equally concerned with the fair treatment of both sides.

#### THE POLICY OF THE INTERNATIONAL

The policy of the Conference was outlined by George W. Robertson, Secretary of the International Committee. Since the last Conference the International Committee had held three meetings, one in Minneapolis and two in Winnipeg. At the first meeting the suggestion advanced in the closing day of the Kansas City Conference, with reference to closer international co-ordination, was considered and a plan was discussed which would provide for this between the various co-operative bodies, particularly those interested in the marketing of wheat. A plan was drawn up and submitted to all the organisations in attendance at the Kansas City Conference.

“On account of certain conditions which developed during the last twelve months in two of the chief wheat-exporting

countries," Mr. Robertson explained, "it was deemed advisable not to push the general idea of closer co-operative co-ordination until certain measures before the producers of these two countries had been disposed of.

"So far as the United States is concerned I refer to a demand for some form of farm relief. A year ago in Kansas City we heard a good deal about the McNary-Haugen bill that apparently made some appeal to the people of the States. The new bill introduced into Congress since our last meeting appears to have eliminated some of the objectionable features of the original bill. The plan outlined by Mr. Jardine, the Secretary of Agriculture, last year has been incorporated in this year's farm relief bill, and a revolving fund of \$400,000,000 has been provided."

Mr. Jardine outlined his plan as it applied to the marketing of wheat last year. The central feature of the McNary-Haugen bill, the equalisation fee with the compulsory Pool feature, was inserted. These features were not to be invoked unless and until the farm co-operatives declared themselves to be unable or unwilling to use the credit of the Government. There seemed to be, in the wheat-growing states, a keen demand for legislation of this type.

"In view of this it was deemed advisable by the Committee not to press at this time for any closer relationship between the United States and the Canadian co-operatives. For the second time the President of the United States exercised his power of veto to prevent this measure from becoming law. The reasons advanced by him appeared to be that the bill is first of all unconstitutional and the so-called equalisation fee and other features prejudicial in his opinion to sane public policy and not to the best advantage of agriculture in the United States.

"At a meeting of this kind it would not be proper to discuss the political affairs of any country, and without commenting on

the merits or demerits of the measure, which has apparently received powerful support from the agricultural people of the United States, it would appear to us that this question must be disposed of before co-operative marketing can come into its own. How soon this will be is hard to say. Those closely in touch with the situation are hopeful that some development can be expected along co-operative lines in the near future.

"In Australia, also, the wheat-growers, or their friends, apparently decided that someone outside the growers of wheat themselves could work out a plan for the marketing of their grain much better than they could themselves, and in the last twelve months efforts have been made in two Australian states to establish compulsory Pools. The South Australia Pool has adopted the contract basis for their co-operative marketing organisation. The Pools in Victoria and New South Wales are still operating on a voluntary basis, although the principle of a contract Pool has been introduced in all these Australian wheat-growing states.

"In the last two Conferences the representatives of the Russian organisations have been able to bring to us authentic information of the development of Russia. It has been the first authentic information we have received in North America, and I think it is one of the outstanding features of this Conference that we can secure at least reliable information, as far as it is possible, regarding a country with which, through the ordinary channels of information it is difficult to establish contact. There is close co-operation between the great wheat-exporting countries of Australia and the North American continent and Russia, and it behoves us to maintain the closest possible contact between a country like Russia, with its tremendous potential wheat-producing area, and our own exporting countries."

## THREE PREMIERS ON CO-OPERATION

At the banquet given by the Saskatchewan Government on the second evening of the Conference, the Prime Ministers of the three prairie provinces spoke on various aspects of co-operation.

Mr. Gardiner, Premier of Saskatchewan, sketched the rapid growth of co-operation in his province. It was interesting to learn how a strong tendency to government ownership and control of public utilities had given way to a co-operative leaning, and, as a result, there were established a co-operative telephone system, co-operative elevators, a co-operative hail commission and co-operative creameries. Private ownership, government control and co-operative management entered into all of these. The hail commission was the most co-operative of them all and, like the telephone system, has been a marked success. The elevators were an outstanding financial success, but are now being incorporated into a more purely co-operative system with the elimination of private or governmental ownership and control. The creameries, although less successful financially, have made their contribution, and show greater promise for the future in a stricter application of co-operative principles to management, patronage and profit-sharing than hitherto. Discussing the problem of raising the standard of living and the comfort of the prairie home, Mr. Gardiner mentioned the desirability of developing co-operatively a big power scheme that would provide up-to-date light and heat and labour-saving devices in the homestead, the necessary outlay for which could only be met by a general readiness to shoulder the burden in order that future generations may benefit, and by a scheme of co-operation between town and rural districts.

Mr. Bracken, Premier of Manitoba, congratulated the Russian delegates on the advances that agricultural co-operation had made in Russia and, alluding to competition in agricultural



products, expressed the hope that co-operation would help in solving the mutual problems of the two countries. He indicated the possibility of securing international consideration of the problem of the drop in price that follows the production of a large crop, a matter allied to the subjects of control of production and the adjustment of price between producers and consumers, on which the Wheat Pool Conference performs a great service in stimulating thought.

Among proper objectives of co-operative organisations for the next ten years Mr. Bracken suggested:

1. Better service from the co-operatives than their competitors could offer. To secure this the foundations of the organisations must be sound and the business above reproach, and built on the moral and spiritual value of co-operation.
2. A wider field of usefulness. Co-operatives could tackle the problems of rural isolation, farm drudgery, and shortage of household conveniences more adequately than any other group of persons.
3. Improved quality of agricultural products. One of the greatest advantages of co-operation is the assurance that the benefits of improvement are shared by producer and consumer.
4. Closer relations between town and country.
5. A larger measure of tolerance between races, creeds and nations. There is a hopeful tendency in Canada to think more internationally than ever before, and this should be built on.

Mr. Brownlee, Premier of Alberta, assured the Conference that, after five years operation of the Pool, he could vouch for the testimony of the farmers and of the business and professional men of the province, that it had been a considerable factor in improving the conditions of rural life and had made a substantial

contribution to the present prosperity of the province. His chief theme was the interest that Governments should take in co-operative organisation. One of the fundamental problems of civilisation is how to stabilise rural conditions by ensuring the farmer his cost of production and a fair profit commensurate with the time, labour and energy employed. The Government must therefore be interested in co-operative organisation, the main factor working for the emancipation of the farmer. But the lines on which Government should show its interest are by giving assistance in a general way; not by associating itself with the organisation of the movement. Among the means of assistance proper to Government were:

1. Legal provision to enable co-operative organisations to function freely.
2. Standardisation of products; government assistance in establishing and upholding standards through legislation and inspection.
3. Education work in building up the spirit and ideals of co-operation. The failure of many co-operative efforts has been due to a lack of this foundation.

### SELLING THE WHEAT

A full account of the sales policy and methods, which can only be summarised here, was given by Mr. G. McIvor, General Sales Manager of the Central Selling Agency of the Pools. He commenced by quoting the following from the Charter of the C.S.A.:

“ To be an agricultural organisation instituted for the purposes of mutual help, to serve as the central marketing association for the corporation and persons mentioned in Section (a) hereof, but for no others; to improve methods and

reduce cost of marketing grain; to reduce speculation, manipulation and waste, and all unnecessary transactions in such marketing; to increase consumption, build up new markets and develop new uses for grain; to market same directly and with regularity, so as to furnish it economically to the users thereof; and to preserve for the growers and the public their proper profits and economies."

The responsibility of carrying out the marketing wishes of 140,000 farmers in Western Canada rests with the Board of Directors, consisting of three members from each of the provincial organisations. They meet monthly at the head office in Winnipeg to confer with the management and the salesmen and agree on a policy for the ensuing thirty days.

The bulk of the wheat is received by the Central Selling Agency at either Vancouver or Fort William, where the provincial Pools turn over to the Central Selling Agency the wheat or coarse grains they receive in the country and where the Selling Agency reimburses them for the advance they have made on this wheat. It is then moved out to the world's markets or perhaps to the mills in Eastern Canada, depending upon the demand. Figures showing the export of the wheat for this year are not yet available, but Mr. McIvor quoted those for last season as follows:

					<i>Bushels.</i>
Via Eastern Canada for export	..	..	..	..	107,802,000
,, Western	..	..	..	..	16,333,000
Total	..	..	..	..	124,135,000

This was out of a total handling, including carry-over, of 209,501,000 bushels. It was distributed through sixty ports to twenty-four countries as follows:

	<i>Bushels.</i>
United Kingdom .. .. .	50,152,558
Ireland .. .. .	1,220,000
Germany .. .. .	10,424,000
Holland .. .. .	13,423,454
Belgium .. .. .	10,280,781
Italy .. .. .	14,584,547
Sicily .. .. .	120,000
Sardinia .. .. .	140,000
Northern Africa .. .. .	560,000
South Africa .. .. .	32,000
Mexico .. .. .	300,000
Malta .. .. .	16,000
Portugal .. .. .	1,952,000
Spain .. .. .	168,000
Greece .. .. .	1,816,000
Argentina .. .. .	40,000
Brazil .. .. .	520,000
Sweden .. .. .	1,480,000
Norway .. .. .	320,000
Denmark .. .. .	690,000
Latvia .. .. .	64,000
France .. .. .	8,119,411
China .. .. .	1,289,729
Japan .. .. .	6,422,828
Total .. .. .	124,135,308

Export of wheat by Atlantic coast shipment is made via Fort William and Port Arthur to the lower lake ports. Careful scrutiny of the grades required by overseas markets is made, and the desirable grades of wheat are moved via the lakes to these lower lake ports; the wheat is then taken according to the ocean tonnage requirements to Montreal, Halifax, W. St. John, Portland, Boston, Philadelphia, Baltimore and New York. Large stocks are kept at these ports so that at any time any market in Europe may be supplied. The entire operations are handled from the Winnipeg and Calgary offices. There are also offices in Montreal and New York to take care of the movement of grain from the upper lake ports to the seaboard and to keep the Winnipeg and

Calgary offices posted as to the ocean tonnage market; an office in London to keep the main offices advised of conditions in the consuming countries, giving the necessary posting as to the development of the market; an office in Paris that handled 75 per cent. of the Canadian wheat sold to France last year; agents in Holland, Belgium, Denmark, Norway, Sweden, Spain, Portugal, Austria, Switzerland, Italy, and in London, Liverpool, Bristol, Hull, York, Glasgow, Belfast, Dublin and Cork.

The shipment of grain from Pacific ports, Vancouver and Prince Rupert, to the Orient and to Great Britain and the Continent via the Panama Canal, is a recent development of a phenomenal character. It was less than 2,000,000 bushels in 1921 and over 70,000,000 this last season. Every rail point in Alberta has a lower freight rate to Vancouver than to Fort William or Port Arthur; this means that every bushel of grain that can be shipped by Pacific ports from Alberta is moved in that direction. The movement until the present year had been more or less restricted on account of the fact that ocean tonnage was not available in sufficient volume nor at sufficiently stabilised rates to ensure a regular movement through these ports. The development, however, during this last season would indicate that this is no longer a serious handicap, and that the movement of grain through these ports will continue to expand.

Over 50 per cent. of the total shipments through the western ports during the past four years, was made by the Pools, which were entirely responsible for the development of the new port, Prince Rupert. The Pools have also helped largely in creating a market for wheat in the Orient, last year shipping 7,000,000 bushels, or 75 per cent. of all Canadian wheat sent to the markets of China and Japan. This western business is largely handled from the Calgary office.

## THE GREAT BRITAIN DELEGATION

Sir Thomas Allen, representing the Empire Marketing Board, described the functions of the Board and the manner in which it is fostering the movement for trade in Empire products, through publicity and educational effort, by the promotion of schemes for the improvement of production and marketing, in scientific research in the interests of Empire agriculture and commerce in general, and by encouraging the better exploitation and cultivation of tropical and subtropical resources.

Speaking on "Co-operation and its Place in the Markets of the World," Sir Thomas Allen pointed out that people who are not associated with the co-operative movement are surprised when they hear how far-reaching its activities are becoming. For instance, in England there is hardly any branch of trade except shipbuilding and the heavy metal industries which are unaffected by co-operative enterprise. In Europe at least 150,000,000 people are wholly or partially clothed and fed through three-quarters of a million shops of 80,000 registered societies. Britain's consumer societies are a vital part of her economy, with a sales item of £200,000,000 per annum.

"The case between the co-operative producer and consumer," Sir Thomas said, "is one for adjustment, not conflict. They are interdependent, showing plainly the possibility of a great co-operative commonwealth of production, marketing and purchase for universal service. The roundabout systems that exist today will only survive so long as they provide a service not undertaken by the two most vitally interested in a commodity—the man who produces and the man who consumes."

Mr. May, speaking for the International Co-operative Alliance, said that it was the first time the Alliance had been represented at a conference outside Europe or at one of co-operative producers

in the main. It was in pursuance of the Alliance's advocacy of closer relations between producer and consumer that he had come to Regina. He explained that in order to be eligible to the Alliance a co-operative had to conform to the rules of the Rochdale Pioneers, and that the object of the Alliance was to promote co-operation in all countries, safeguard co-operative interests, and promote trade relations between co-operatives.

Mr. May suggested that the Wheat Pools become associated with the Alliance. It would serve the general interest if they associated with the organised consumers of the world. It would mean, firstly, a relation with the organised co-operative consumers in thirty-five countries, providing an immediate and assured co-operative outlet for the commodities. Secondly, it would mean association with the International Co-operative Wholesale Society, which organises commercial relations. The third effect might be the establishment of a special agricultural department which could render in a specially prepared international field those services which the Central Selling Agency and the publicity departments of the Pools now render nationally.

Mr. Golightly, representing the C.W.S., referring to the Wheat Pools, said that the co-operatives of England had paused to examine them. "When we heard of these Pools we began to wonder," he said. "We asked ourselves, is this another one of those trusts? We wondered what was going to happen. We asked ourselves, Are they going to reduce our price or increase it, or set one class of co-operatives against another set? I have heard the address of Mr. McIvor of your Central Selling Agency. You are a nation of producers of a commodity which the world wants and must have, and you hold in the world's economic structure an enormously powerful position. How are you going to use that power? I cannot conceive after what I listened to last night and during yesterday that you will use it to the detriment

of the British co-operative movement; I cannot conceive after listening to Mr. McIvor this morning that that is your intention.

"After all I have heard I have at least reached this conclusion. The Canadian people have adopted the best method they know to co-operate in the sale of their products. What is going to be the method of finding out what is a satisfactory price, where the purchaser gets his fair reward and where the consumer is going to get a fair and square deal? We have to entrust that work to the people who understand marketing conditions. My point is: Do we agree on a principle? Do we agree on policy, wherever that policy can be properly shaped to meet each other's requirements? I think we do, and I propose to leave it at that for the moment."

Mr. J. Oliver, for the English consumers, stated that in England they were very much concerned with the workings of the Wheat Pools. After listening to the address of Mr. McIvor he stated he was glad, as a Britisher, that he had visited the Conference. "If we have commodities in the old country which you want, we will send them to you. The same vessels that bring your wheat will bring the products of those who are eating your flour, and in that way we will cement a friendship and a loyalty within the two peoples that must be destined to be beneficial to both."

Mr. John Cairns, representing the S.C.W.S., after drawing a parallel between the virtues of co-operation in Scotland and in Canada, also expressed a desire for closer relations between producer and consumer. "You seem to be saying that we should co-operate closer together, that we should establish and employ for the selling of our wheat a single agency of our own, thus both reducing the number of those who have to extract an income from the business, and that present competition among them which has a tendency to unduly lower prices. If those are your ideas and parts of your policy, we as co-operators are entirely in sym-



pathy with them. While we are saying that the co-operative movement in Canada and the co-operative movement in Scotland are each of them doing a great work for themselves, may we not also say that they ought to be doing something for each other. We, for instance, have regular and constant demand for between three and four hundred thousand bushels of your wheat monthly, and you have an equally constant supply to dispose of, coupled with the fact that it should be a great advantage to you to have customers like us whom you can supply at a minimum of selling expenses. Ought not the mutual interest, the mutual co-operative sentiment, that exists between us, to say nothing of racial ties, to be sufficient to bring our two organisations together and cause to be established and maintained between them a prolonged course of satisfactory trading relations?

"I confess that the reconciliation of the diverse interest of buyer and seller is not easily accomplished. It will require on both sides goodwill, a sense of justice and wise judgment to place the trade exactly in the position where the economic advantages of our co-operative methods will be equally shared by you, the farmers of Canada, and by those whom we represent, the co-operators of Scotland."

Mr. Peter Malcolm, representing the Scottish co-operatives, said that he had been a little afraid that this Pool movement was another combine of the type that they had had experience with, that it was going to be detrimental to the consumers. "I know there is a difference between productive co-operation and consumers' co-operation. We are trying to solve the problem, and we are making strides forward. We want to get closer to you. Sixty per cent. of our people eat co-operatively made bread. We want to deal with and get closer to you. We want to get the co-operative farmers' wheat with which to make that co-operative bread to supply the co-operators of Scotland, and we hope there

will be a closer connection on a real co-operative basis whereby we can be helpful to one another."

In addition to the statements of the delegation from Great Britain summarised above, the following message from Sir Horace Plunkett was brought to the Conference by Mr. M. R. Metcalf, representing the Horace Plunkett Foundation:

"In my forty years of co-operative endeavour, I have seen no finer economic and social service rendered to the workers upon the land than that of the Wheat Pools. Now that their existence is justified and their success assured, thought may be given to the higher aspects of the movement in which they are clearly destined to play a leading part. There is just one message, suggested by my long experience in trying to help rural communities, I should like to send to the Conference if there is time to read it.

"Let us never forget that, while our movement must stand or fall by the soundness of its economic foundation, it will also depend for its enduring benefits upon the observance of its basic principles. It is too often forgotten that it is not merely as a business device that co-operation claims our devotion, although we have no longer to argue that that system is essential to the fulfilment of even our purely business ends. It is the spirit of co-operation that matters most—that alone will ensure the loyalty that makes effective whatever laws and contracts are required to overcome the difficulties of organisation."

#### THE CANADIAN POOLS

Mr. H. D. Wood, President of the Alberta Pool, in an address on "The Necessity for Co-operation," treated the subject in a general logical way. He referred to the opposing laws of co-operation and competition. The latter, though apparently necessary during man's original undeveloped conditions to arouse him to action, is becoming more and more clearly hopeless in the

solution of social problems, and since man is evidently designed a social being and social construction is a scientific process, co-operation must be the true law of social construction. Competition is pure warfare, and like all warfare encourages a general spirit of strife with all its attendant jealousies and hatreds. The inevitable result of this is to produce an unbalanced condition, with the successful gaining undue riches and the defeated unnecessary poverty. In industrial competition the masses have never been successful, and their only hope of overcoming competition is by establishing co-operation. This cannot come at once; the people must be brought together first in smaller units centering round a very special interest. As these units are developed they will learn to co-operate with each other until all industrial elements are working together systematically, on a co-operative basis. And even then, it must be remembered, the only immediate normal result from co-operation is an almost imperceptible improvement of conditions. The difficulty of getting practicable co-operative enterprises carried on in a practical way is that so many people who only understand the theory do not realise this and are not patient enough to devote the necessary sustained effort.

The progress of a practically conducted co-operative enterprise depends on the amount of practical co-operation there is behind it. The results of the Canadian Wheat Pool in the last five years have been very manifest and very great, but not nearly what they might have been, had there been more co-operation and had members been true to their pledge in spirit and practice; instead, they have given criticism where it is not due and sold their wheat in violation of their contract. Others, with a restricted individual outlook, have withdrawn their support entirely. Voluntary co-operation represents the supreme test of the ability of the human race to co-operate; the masses are just beginning to respond.

No wonder their first efforts did not result in immediate success; but co-operation is inevitable because the people can work out their own salvation through no other method.

Mr. Ben Plumer of the Alberta Pool Board described the Pool elevators in Alberta, which are operated as a line, the actual administration being largely carried on by the main office in Calgary. An Engineering Department is maintained, improving the design of the country elevators, also having charge of the construction of all new houses built.

The initial payment on Pool grain is financed with money provided by the parent organisation from the commercial Reserve Fund. Part of this reserve is used to make initial payment on early deliveries of the Pool elevators. Later deliveries are financed by the banks on the security of the grain in possession of the elevators.

One advantage of line operation is that partial crop failures in some districts have not placed an undue burden on the men in that locality, the cost of operation being spread over the entire line.

The basis of operation of the Pool elevators is exactly opposite to that of Line Companies, as they operate for a profit, and the Pool elevators attempt to make payments on deliveries of Pool wheat as nearly exact as it can be done. Shippers are given full consideration by way of grade, and every kind of information is given to them concerning direction of shipping, time of delivery, and even advice in some cases for the handling of their grain prior to shipment. The country elevators are the point of contact between the management and the members in the country through the entire year.

The expansion in the elevator department has been rapid. In 1926, 16 per cent. of Pool wheat was handled; in 1927, 65 per cent.; and for the crop season of 1928 it is hoped there will be room

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for 85 per cent. The expansion programme is continuing. The combined investment in line and terminal elevators exceeds \$20,000,000.

The country elevator system has been expanding even faster than the terminals, and it is hoped that more and more Pool grain will be handled through Pool houses and the deliveries will be deferred until such time as they can be made through the Pool elevators.

The great aim of the Pool elevators has been to handle wheat as close to the capacity of the elevators as possible to ensure economic handling. Up to date this has been most successfully accomplished. Five hundred and eighty-six Saskatchewan Pool elevators handled 74,000,000 bushels, compared with 230,000,000 bushels handled by 2,000 non-Pool elevators. By setting aside 2 cents per bushel in a five-year period, almost every point in Western Canada will be equipped with elevators, in addition to hundreds of country storage houses.

Mr. R. O. German, Secretary of the Alberta Wheat Pool dealt with contracts. The Wheat Pools in Canada started with a five-year contract, signed by 144,000 farmers. A long-term contract has distinct advantages in ensuring stability and enabling plans to be laid and programmes to be worked out that will attract valuable men who would not trouble with an organisation whose existence was not assured for some time at least. The only reason for not making contracts longer than five years is that conditions might produce unsuspected weaknesses in a particular contract form which can be remedied in the next.

The liquidated damages clause is considered too severe sometimes, but it is a vital part of the marketing contract. A defaulting member pays a compensation of 25 cents per bushel for the deficiency in volume and morale he has caused. The Board has discretionary powers in imposing the penalty.

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Mr. A. J. McPhail, President of the Saskatchewan Pool, addressed the Conference on "The Pool's Place in our National Life." He stressed the importance of the work the Pool is doing in eliminating the drudgery of long hours on the farm without any adequate remuneration. His view that this is the most important work the Pools are doing would be shared by all who hold that the permanent success of the Pool depends on the influence it can have in raising the standard of living on the farm.

The position the Pool holds in the business of the country is increasing each year. It now owns and controls in both country and terminal elevators much the largest system of grain-handling facilities ever brought under one ownership and management. Last year its interest and bank charges amounted to nearly \$1,900,000. It furnishes more business to the Canadian Railways than any other concern. It is one of the largest customers to the Great Lake Carriers. Last year it paid over twelve and a half million dollars to move its wheat by lake and rail from Port William to the seaboard and \$10,000,000 in ocean freight and seaboard charges. Its insurance charges, taking marine, country and terminal elevators and grain, amounted to over \$1,000,000. During the four years of its operation it has distributed to its members over eight hundred million dollars. In addition to this the Pool pays out in wages annually four million dollars.

The Pool is becoming more and more democratic and is doing everything possible to give the local committees and individual members a real feeling of responsibility. This is a great task for the Pool, because it requires a considerable development of intelligence before a man realises that working with his neighbour rather than against him is in his best interest.

Mr. Fry, Director of Publicity of the Saskatchewan Pool, dealt with "Co-operation and Publicity." He placed publicity next in importance to membership and management, for the success

of co-operation. A co-operative organisation is interested in its relationship to the general public and to its individual members, but the subject of co-operation is new and little understood; its significance is not generally appreciated, so that the co-operative plan and its aim must be presented in a clear and unmistakable manner to as large a portion of the general public as may be reached by any legitimate means. Consumers generally and business and commercial classes have shown great interest in the Wheat Pool, quite naturally, because of the importance of the interchange of commodities between town and country and the dependence of one class of people upon all the others. They should therefore be well informed about co-operative producers' organisations.

The interests of the individual member are paramount and must be served. The first of these is service, and this is the duty of management; the second interest is knowledge and information, and this is the duty of publicity. The importance of this lies in the conviction of the Saskatchewan Wheat Pool that real knowledge never promoted turbulence or unbelief; but its progress is the forerunner of liberality and enlightened toleration. The methods by which this information can be passed on to members are through an official organ in the various provinces, advertising the issuing of circulars and pamphlets, broadcasting, moving pictures and educational exhibits at the larger fairs and exhibitions.

Mr. W. J. F. Warren, President of the Saskatchewan Registered Seed Growers Ltd., discussed the desirability of central distributing warehouses in the place of small local units. The chief advantages that he stressed were:

1. Dealing with great volume, the central warehouse is able to reduce overhead charges, and although the farmer sending in seed only a few miles must pay the same freight charges as the

man, 300 miles away, the total overhead charges are only of a cent per lb.,  $\frac{1}{10}$  of a cent of which is the average incoming freight charge per lb. on grain. In the last two years the overhead charges at the central warehouse at Moose Jaw have been reduced more than the incoming freight charge. During the four years of operation the business has increased four times, and as it is likely to continue to increase, the charges will probably be still more reduced.

2. There are numerous districts which in certain years suffer complete failure through hail, frost, rust or drought, which would make it impossible for a small unit to survive, where a crop failure in one or two districts would not be fatal to a central plant.

3. The cost of plant for handling and cleaning the seed is too great to be economic for the small local unit.

The conclusion, therefore, is that plants in local areas should be erected where suitable as a secondary expansion when the central warehouse is well established.

The registered seed business needs an energetic, efficient management and a strong publicity campaign, as the value of seed is not very fully realised by the farmer. So far, out of the 20,000,000 acres in Saskatchewan, only 250,000 to 300,000 acres are sown with registered seeds.

Mr. Hull, Director of Publicity and Education for the Manitoba Pool, speaking on "Co-operation and Education," pointed out that co-operative education does not mean education in general, but education which has some specific reference to the principles and practice of co-operation.

Co-operation started in the early part of the nineteenth century, with voluntary association for mutual benefits of the members. About the same time the great economic movement for political equality began, also the labour school of economics commenced a searching examination of economic doctrine and organisation.



Co-operation began in this way not merely as a business proposition, but as a specific method for realising a social philosophy in a new social order. Owen, in the second decade of the nineteenth century, put forward the idea of villages of co-operation, communities cultivating a certain area of land and operating factories on a communal basis. He had in mind the creation of a new order of society, and he proposed direct training of the people for this new order. Education was part of the scheme. The Rochdale Pioneers set the co-operative store on a firm economic basis, but they also wanted to raise capital through the store to found co-operative communities. Co-operation was an attempt to bring about economic equality by men who had tasted political equality.

Co-operative education, then, is the application of a body of associated ideas to the intelligent direction of social evolution toward an order of social justice. Co-operators had to stimulate an interest in the ideals they professed through both a cultural and technical training. Mr. Hull stressed the necessity of study of the history of the co-operative movement, its place in the larger democratic movement and in modern organisation, with the underlying principles which make it opposed to the capitalistic system. The science of economics should also be studied. Co-operators should understand the relation of co-operative association to their associations in the state and to the state itself. Regular courses in management and administration should be given.

To carry out a plan of co-operative education, Mr. Hull recommended a co-operative press, co-operative schools, use of the radio and the establishment of libraries by co-operative concerns. The method of approaching co-operation should be indirect, through morals and civics, with examples from surroundings, history and biographies.

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Professor H. C. Grant of the Economics Department, Manitoba Agricultural College, addressed the subconference on "Marketing Registered Seeds and Handling Facilities." In 1924 a Committee was appointed to study the problem of marketing seed oats in Manitoba. An arrangement was made with existing elevator companies to handle the seed for the Co-operative Seed Growers' Association in Solsgirth. This arrangement proved so successful that during the following year the line elevator company built a 4,000-bushel capacity elevator to handle the output of the Association. Another benefit that has been brought about through the Association is that the whole community now grows registered seed wheat. Other areas growing oats and clover are being developed under the same system.

At present the barley and oats are being run as separate units on the community plan, but this fall it is hoped to bring about a centralised selling organisation by arrangement with the Manitoba Pool. Also a unit of organisation is required to deal co-operatively with Saskatchewan and Alberta, and it is hoped that a clearing house for seed will be established as soon as possible. This clearing-house should collect crop prospects from the three prairie provinces to enable arrangements to be made for an agreed minimum quotation between the three western organisations.

### OTHER WHEAT POOLS

Mr. Judd gave the following outline of wheat marketing in Australia:

At the present time the following are the marketing methods available to the Australian wheat-grower:

1. Pooling with the voluntary Pools and receiving an advance of 88 cents per bushel net at country railway sidings, followed by further payments as proceeds become available.

2. Selling outright to a co-operative company which does a buying business.
3. Storing with a co-operative company under its warehousing scheme and subsequently selling or, in some states, transferring to the Pool before a fixed date.
4. Selling outright to private merchants or millers for cash at country railway stations.
5. Storing with private merchants or millers and selling as, and when, the farmer chooses.

Now as to the position of pooling in each state, last season West Australia had a record yield for the state, the harvest being 36,000,000 bushels. West Australia is a comparatively new wheat country, and during the last twenty years production has increased from 5,000,000 to 36,000,000 bushels, and it is confidently expected that 70,000,000 is a possibility. Incidentally the exportable surplus of wheat from Australia is not likely to ever exceed 200,000,000 bushels. I mention this in case there may be any wrong opinion that there are enormous areas of land suitable for wheat production still unopened. The biggest development will be in West Australia, where vigorous efforts are being made to develop this large state. The Australian voluntary Pools last year handled a little over one-third of the total marketable quantity, West Australia contributing more than all the other states combined. Their exportable surplus was as much as all the other states. During the last few years farmers in West Australia have loyally supported the voluntary Pool and the warehouse scheme, and the Trustees of the Pool feel quite satisfied that they will continue to handle the bulk of the marketable wheat.

In South Australia the 40 per cent. quota required for a contract Pool has been attained three months ahead of the stipulated time.

In New South Wales steps are being taken to amend the wheat-marketing Act, with a view to having a ballot of wheat-growers taken to ascertain if a majority of growers desire a compulsory Pool controlled by the growers themselves. Growers will not tolerate a compulsory Pool with government control, hence the failure of previous ballots. It is too early, however, to make any forecast.

In Victoria, where droughty conditions existed last year, practically the whole of the wheat was required by flour millers for their local and export flour trade, and the voluntary Pool was very severely handicapped, receiving only one-quarter of the marketable wheat. At about the same time a strong agitation was commenced for a compulsory Wheat Pool, many farmers contending that whilst Pools maintained higher prices, many of their neighbouring farmers sold outright, and a compulsory Pool was necessary so that all farmers would be placed on the same basis. The question was considered at a joint meeting of the Pool, the two Country Political Parties and other farmers' organisations. Prior to this a certain amount of propaganda work in favour of a compulsory Pool had been done by the Country Progressive Party. At about the same time the annual conference of the Victorian Country Party was held, and farmers passed a resolution favouring the compulsory Wheat Pool provided the Pool was controlled by wheat-growers' representatives elected by the growers themselves, and also that the Government had no overriding powers in regard to price fixing. The Ministry agreed to the draft proposals submitted and agreed to take a ballot of wheat-growers forthwith, to ascertain if the majority of the growers desired a compulsory Wheat Pool on the lines laid down. If 55 per cent. of those who voted were in favour of the compulsory Pool, the Government promised to introduce legislation to give effect to the proposals. Immediately the Government's intentions were made known, the Australian Wheat Merchants' Defence Committee

became very active and naturally did everything possible to secure a "No" vote. The supporters of the compulsory Pool conducted a whirlwind campaign and did excellent work, but since leaving Australia I have received advice that the compulsory proposals were defeated by 493 votes.

In only one Australian state has it been possible to obtain a reliable comparison between Pool and open market selling. In West Australia they have two marketing methods,—viz., a voluntary Pool and a wheat-buying concern known as Westralian Farmers Ltd., which is in fact the parent organisation of the Co-operative Wheat Pool of West Australia. Of the two, the Pool can perform the greater service, but unfortunately it is impossible to measure that service. On the other hand, the wheat-buying concern has demonstrated that the co-operative movement can market wheat with better results to the farmers than can the proprietary concerns.

M. S. Lulinsky, Vice-President of Selskosojus-American, Inc., quoted some interesting figures in connection with the growing, exporting and purchasing of wheat in Russia. Wheat acreage in the U.S.S.R. increased from 70,881,800 acres in 1926 to 75,950,200 in 1927, but the production of 748,680,000 bushels is about 70,000,000 lower than in 1926. The grain export trade and the supply of urban markets are carried on by state and co-operative marketing agencies. Purchases for the nine months ending March 31, 1928, were 9,223,000 tons, as compared with 9,544,000 tons during the corresponding period of 1927, exclusive of oil seeds, which bring the total to over 10,000,000. The decline in procurements during the first half of the year was chiefly responsible for the curtailment of the Soviet grain exports. Wheat purchases alone for the nine months were about 400,000 tons below the corresponding period of the year before, but larger by 2,000,000 tons than the year before that.

The Soviet Union exported across European frontiers in this same period only a fraction of their previous year's figure, this being largely due to the increased domestic consumption of grain, specially of wheat, and also to the desire of the peasants to ensure against periodic famines by holding considerable grain stocks.

Every year the state and the co-operatives supply the peasants with selected seed. This is made possible by the maintenance of hundreds of state experimental farms.

In order to market more effectively it has been decided to reorganise the Soviet State marketing machinery, the several organisations being merged into one company known as Soyuzkhleb. It is thus hoped to avoid duplication of efforts and utilise more efficiently the existing elevator, storage and milling facilities.

The co-operatives, which play an increasingly important part in the Soviet grain market, have expanded considerably during the past year. The agricultural producer co-operatives did a business of 2,850,000,000 rubles in the fiscal year 1926-27 as compared with 2,125,800,000 rubles the year before. The membership increased nearly a million. Consumers' co-operatives increased their turnover about 30 per cent.

The Soviet Government this year increased its grant to agriculture to 714,000,000 rubles, half of which will be spent on collective farms, seed supply, etc., and the other half in credits to agricultural societies. Especially important is the allotment of 13,000,000 rubles for advances to peasants on growing crops.

John Vesecky, President of the South-West Co-operative Wheat Growers' Association, Kansas City, discussed "Grain Marketing Policies and Practice." The South-West Co-operative owns no elevators and therefore must contract out to private elevator companies. The handling charges average 3.2 cents a bushel. The final payment is made on a combined basis of grade and protein content, encouraging the grower to grow good

quality seed and pay attention to soil management. Most of the wheat is absorbed in home consumption, being shipped to the order of the Association, some to interior mills but the majority to the terminal elevators in Kansas City and Leavenworth. Export bids are too low to attract protein wheat of the quality grown, and it is only in years of exceptionally large production that the home mills are unable to absorb the total production. It is hoped to build up an elevator system similar to that in Canada, and the new contract provides for elevator deductions.

Mr. E. R. Downie, Manager of the Kansas Wheat Pool, speaking on "Field Service," said that the main object of field service should be to establish an intimate relationship between Pool management and the individual members by giving information and assistance in connection with the actual delivery of their product and their business dealings with their association, also by helping to educate members in the fundamentals of co-operative marketing. Field service is most necessary in an organisation where the local units are not well developed, but it can naturally accomplish more if there are local units to co-operate with. The problem with members who consider field service as an extravagance is that they will not realise that they have always paid for all these services and more under pre-co-operation days in building up the dealers' concerns.

The address of Mr. J. F. Booth, Agricultural Economist of the Division of Co-operative Marketing, U.S. Department of Agriculture, included the following details of the movement in the United States:

In 1915 in the United States there were 5,424 associations engaged in buying farm supplies and selling farm products; today there are 10,800 associations. In 1915, \$635,983,000 worth of business was transacted for 651,186 members; ten years later this increased to \$2,400,000 for 2,700,000,000 members. While

the associations have doubled in the last decade, the number of members has increased four times, following the modern trend of increasing the size of the operating unit.

There are also 58,000 associations engaged in other kinds of co-operative activity. In the field of co-operative insurance alone, the volume of risk carried amounts to more than ten billion dollars annually.

The public is appreciating the fact that within reasonable limits and under proper safeguards, it is in their interests to build up large, efficient business organisations, such as the railroads, banks, etc., are doing, and in the retail business the chain stores.

Agriculture offers a complex situation. The producing unit will always remain comparatively small, but this does not prevent a large marketing unit. The early associations were confined to the assembling, grading and storing of their products, but they are now elevating their attention to marketing and are enlarging their crops and extending their activities. These co-operative marketing associations can reduce operating costs, improve the products, stabilise markets and bargain more efficiently, but, except under unusual conditions and for short periods, they should not attempt price control. Co-operative leaders are coming to this view.

In the United States there are now 4,000 local farmers' elevators handling 500,000,000 bushels of grain, \$150,000,000 worth of farm supplies and \$60,000,000 worth of livestock. In addition there are Wheat Pools handling about 20,000,000 bushels and as many more co-operative commission companies handling 35,000,000 bushels of grain in terminal markets. Over 40,000 farmers hold stock in these associations. In the United States, with the local elevator as the unit, the community viewpoint has been developed. Farmers have invested their money in a local organisation, and many have been directors of the company.



The result has been great attention to local problems with a neglect of the larger field. In Canada the development has been exactly opposite, and farmers have invested their money in large provincial or regional associations rather than local units, and even at local meetings the discussion centres on the marketing problems of the West rather than the local community.

There are indications of a change from the restricted local viewpoint to an interest in large-scale grain marketing, especially among the western states. Confidence in the extending of credit is growing. Farmers are subscribing more capital, and now that credit institutions are convinced of the necessity of aiding agriculture, and are learning of the success of co-operative association, they are willing to give credit. In addition to private sources, there is the Intermediate Credit Bank, through which the Government extends many millions to associations with the proper kind of collateral.

There is a tendency in the United States to modify the so-called iron-clad contract. The reason is that the compulsory feature in the co-operatives has been overdone, and that service or patronage on the basis of merit has been given too little consideration. The result is a pronounced tendency to modify contracts, shorten their duration, or to include optional withdrawal provisions. In some cases the contracts are perpetual, with the provision that during a certain period each year the contract may be cancelled.

Mr. Benton, of the Agricultural College of North Dakota, spoke on grain-handling facilities in the hard spring wheat area. The first appearance of farmer-owned elevators in North Dakota was in 1900, most of them being of the stock company type, but during recent years the co-operative plan has been fostered by recent limitations on the size of stock dividends that may be paid and also provisions for distributing surpluses on a patronage

basis. Also co-operative earnings have been exempted from the income tax which stock companies are required to pay. Today about 29 per cent. of North Dakota's 1,800 elevators are farmer-owned, and being on the average larger, account for 25 per cent. of the total elevator space in the state. A quarter of Minnesota's elevators are in this class, and in Montana 10 per cent. In many places the competition is disastrous, not only between farmer-owned and line elevators, but between farmer elevators themselves.

#### DAIRY AND LIVESTOCK CO-OPERATION

Some interesting discussions took place during the sub-conferences. W. J. Park, President of the Fraser Valley Milk Producers' Association, sketched the history of this organisation. It commenced in the wholesale business, each man subscribing \$50 for every can of milk he shipped per year. Twenty per cent. of this was paid in cash and the balance in ten months. In this way \$40,000 were raised, \$8,000 or \$9,000 being in cash. After considerable negotiation the bank agreed to advance \$50 on the value of the note for the balance.

After this had been operating for some time it became apparent that the distribution must also be tackled if the producer was to be satisfactorily served. In spite of great scepticism on the part of many, \$120,000 out of the \$200,000 was raised amongst the farmers. There was sufficient time on the balance for the organisation to carry on. Since this time production has been trebled, and in order to deal with the 55 per cent. surplus which had to be manufactured, it was necessary to acquire considerably more plant. This was achieved by means of 7 per cent. bonds, and today the paid-up capital is \$750,000, all of which is owned by the farmers themselves. No farmer owns more than \$3,000

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or less than \$50, and if a farmer goes out of business, he is required to cash his shares.

The result of this farmer ownership has been to keep the farmers very closely bound to their organisation, and the loss of members for any year has been scarcely noticeable.

Eighty per cent. of the farmers in the district belong to this organisation, and the 20 per cent. that remain outside are tempted to do so because they are able to sell all their milk in the higher market as fresh milk, making it necessary for the co-operative to carry the whole surplus, of which they have produced 20 per cent.

A Committee has been appointed to investigate the situation, and it is to be hoped that legislation will result to deal with it.

Mr. Haye, President of the Saskatchewan Co-operative Dairy Marketing Association, dealt with the organisation of the Milk Pool. Previous to its reorganisation, Saskatoon milk had been bought on the surplus system. The prices and the cost of production were not considered. Producers were so discouraged under this method that 25 per cent. of the licensed shippers who had shipped milk to Saskatoon gave up business.

After an attempt to form a Pool without adequate financial assistance, a membership company was formed in 1927 with a membership fee of \$10 drawn on contract for three years, subject to cancellation at the end of the third year and on a certain day each year thereafter. This fee fully covered the organisation expenses. In order to give the necessary financial assurance, a subsidiary company was formed called the share capital. The contracts provided that everyone that joined the one must join the other, and must subscribe one share of stock and agree to accept one share of stock for every cow in the herd at par value of \$20 per share. This raised a share capital of \$40,000. The shares are payable at the call of the directors, the first call not

exceeding 15 per cent. of the total. One hundred per cent. of all licensed shippers have been signed up.

The Pool commenced in January, and in April of the same year supplied three of the four distributors of the city of Saskatoon. At that time 90 per cent. of the total supply of milk was under contract. In July of the same year the fourth distributor made application to join, and all non-Pool members immediately joined up. Surplus milk has vanished as a result, and in pre-Pool days it was as high as 60 per cent.

Since commencing, deductions have been made from members' cheques, and in addition 5 per cent. of the gross product of all members' milk statements has been deducted. This money is placed in a reserve account, and each member is credited with the amount. This reserve is repayable to the shipper in the event of ceasing to become a member.

A portion of this accumulated capital has been used in buying equipment, and the balance invested in municipal and government bonds. Not a dollar of subscribed capital has been called up, and there is a reserve sufficient to guarantee the continued success of the association.

Mr. A. J. McGuire, Secretary of Land o' Lakes Creameries, gave an interesting account of this organisation. It is a sales and service organisation for 440 co-operative creameries. The association was organised in 1921 with the aim of improving the general quality of the butter. This has been accomplished by adopting a uniform standard for grading cream and paying for quality.

During the past year it has sold 84,000,000 pounds of butter and handled machinery and supplies to the amount of \$1,500,000, making a total business of \$46,300,000. The member creameries are all farmer owned. They are divided into districts through which the election of a Board of Directors is made.

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The association is financed through capital stock subscribed by the creameries, and has built up a revolving fund of half a million dollars by deducting half a cent per pound of butter handled. No other debts have been incurred except short-term loans at the time of monthly settlements. The initial payment is 8 per cent., and the balance is paid monthly. The grading of cream is done by the operators, assisted by fieldmen in each district. Complete reports are submitted on every churning. Laboratory analyses are made on a standard system, and each creamery is kept advised of the quality produced. By reducing the butter fat content from 2 per cent. over the legal requirements to 1 per cent., about \$630,000 was saved last year, enough to pay the central expenses of the Land o' Lakes organisation.

The butter is sold under the brand of the Association into homes of a dozen or more large cities, besides smaller ones, as well as going to the Commission houses in New York, Philadelphia and Chicago. About \$50,000 is spent in advertising. The Land o' Lakes creameries also have side-lines, selling sweet cream and milk fat and a large industry of powdered buttermilk.

Recently the Wisconsin Co-operative Cheese Producers has arranged for the sale of their products under the Land o' Lakes brand, and the wholesale distribution of eggs from the patrons of member creameries has been undertaken. From the start this association has had no serious difficulties with members, customers or with finances.

Mr. J. S. Montgomery, General Manager of the Central Co-operative Association, Great St. Paul, gave an account of 600 successfully operated shipping associations in Minnesota, the same number in Wisconsin and 800 in the state of Iowa. The association has replaced to a very large extent the local speculator in the handling of livestock, enabling the local producer to place his livestock on a competitive market, and secure for it its full

market value, eliminating the enormous toll the drover was formerly taking.

A later development was to form co-operative selling agencies to avoid the speculation and excessive charges of the commission agencies. The Farmers' Union in Nebraska was the first successful farmer-owned agency. It was in no sense a pooling organisation, but solely an agency run on similar lines to the old-time commission firms, except that it was not operated for profit. Several of these agencies failed owing to intense opposition, but the Farmers' Union has since organised some successful agencies at a number of principal markets.

The agency formed by the Shipping Association in Minnesota now handles 30 per cent. of the total receipts of the market in competition with over thirty private firms, a business amounting to between twenty-two and twenty-three thousand car-loads a year, valued at from thirty-five to forty million dollars. The capital stock for this agency was sold to local co-operative shipping and marketing associations. It was incorporated for \$100,000, and there is actually sold \$29,000 worth of stock, which has provided adequate capital for the needs of the agency. It is not a pooling organisation, as all livestock saleable to the packer buyer for slaughter is not pooled in any sense. Each consignment is sold on its individual merits and settlement made at once for the full market value. In the handling of stocker and feeder cattle, however, there is a semi-pooling arrangement. The cattle are bid for by the agency's stocker and feeder buyer in competition with other buyers. If he has orders for these cattle they are bought by the stocker and feeder department, full settlement being made at once with the shipper. The cattle are then re-sorted on a Pool basis and sold to the country trade. It is not strictly a Pool, because any profit made would accrue to the shipper as a percentage of refund on the commissions paid in. The Depart-

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ment has been operated on a strictly cost basis and has not shown more than 300 or 400 dollars profit or loss on any year's working.

The marketing costs of the producer have been reduced by \$8 to \$10 per car on the business handled in commission charges alone, showing a saving to patrons of from \$200,000 to \$250,000 per year. The agency has also been able to eliminate price fluctuation to a large extent, owing to the fact that they frequently sell 40 to 50 per cent. of the hogs on the market and therefore have a strong bargaining power.

### WOMEN IN CO-OPERATION

The part which women take in co-operation is admittedly to shape the family life, and with it that of the societies and the whole movement, in accordance with the same principles on which its business is built. This was emphasised by one of the women delegates, the Hon. Irene Parlby, of Alberta. The feeling might not be expressed, she said, but it certainly existed, to the effect that while men were ready to accept the help of women to establish the co-operative movement, they had little conception of the part that women played in its final success. Professor Fay had realised this when he said that the uneasy feeling he sometimes had, that co-operation is a mere veneer, vanished when women were in the room. They realise that co-operation works back from better business to better living for the family in the home.

"One point I wish to drive home," said Mrs. Parlby, "is that a co-operative civilisation can no more be achieved without the sympathy and the work of women than Lindbergh could fly the Atlantic with one wing of his plane missing. Men are apt to focus on the dollars-and-cents side of the co-operative movement, and few have sensed its deeper significance. The diversion of profits back into their rightful channels is a wonderful thing

to have accomplished, and has untold possibilities for rural life, but it alone cannot knit a huge membership together through real stress."

The one thing above all others that led to the rapid rise of the Wheat Pools was the twenty-five years of striving after a new philosophy of life on the prairies—mutual aid as a law of life, and self-sacrifice for the common good. It is really a philosophy as old as Christianity, but somehow submerged in the rough and tumble of modern life.

Some reformers are impatient at the slow upward movement of the society. They do not see that co-operation, as radical as anything they could desire, is peacefully at work transforming economic thought and the structure of society. Co-operative civilisation is even now building. Because it depends upon more than economics, because its roots are in things of the spirit, and because these qualities are born and nourished in the home, the women in the homes are the strongest allies it can have. Dr. Warbasse tells us that co-operation begins in that institution in which man and woman are nearest equality and the interest of the children is supreme—the home. It was George Russell who said that "civilisations are but the externalisation of the soul and character of races," and these are developed chiefly by the women in the homes.

"The part of women in building the co-operative civilisation, a vastly more important part than that of eloquence in sign-up campaigns, is that of training the rising generation to a wider vision than most co-operators have now.

"Meanwhile the men and women of Western Canada have definitely set their feet on the road of adventure and feel the enthusiasm of constructive effort. That alone has untold value. As they travel they are learning, and they are coming into conflict with the preconceived ideas of people and parliaments. In



Canada they are fortunate in a sympathetic Government. It may also be necessary to educate the Socialist, as he grows in power, to a different vision than that of a heaven on earth in the form of a vast bureaucracy. Co-operators believe that the people can own and manage the business of the people more efficiently than the type of political state that we know. They have started to show that it can be done.

"Today, in forty-five different countries, 50,000,000 co-operators are building a new civilisation, living in co-operative homes, supplied by co-operative stores, working in their own industries, financed by their own banks, their children playing in their own playgrounds. The Canadian West has started from another angle, but there is no reason why it cannot continue into other fields as time goes on.

"Is it too much to hope," asked Mrs. Parlby, "that great argosies may some day fly the flag of the co-operators of the world in carrying commodities from one friendly group to another, that some day the increasing numbers of co-operators may persuade their governments that tariff walls between nations are unsound and stupid? Can we visualise a parliament of co-operators forwarding the business of the people as efficiently as possible in the interests of the people, having learnt that there is no educator like the co-operative movement? Is it too much to hope that the greatest League of Nations is even now being built by the people of the world through their co-operative organisations, and that the numbers are growing who treasure the old German co-operative motto: 'Co-operation is Peace'?"

"Let us not be afraid to let our vision soar too high," concluded Mrs. Parlby. "The task will be difficult and slow, but no great task was ever particularly easy. It is a challenge to all eager souls with the spirit of adventure, to youth with its thirst of new worlds to conquer, to all in whom is the breath of life and courage."

## AGRICULTURE AT THE BRITISH CONGRESS

THE Congress of the British Industrial Co-operative Movement was held this year (1928) at Hartlepool during Whit-week. A delegate attended from the Horace Plunkett Foundation for the first time. Much of the business was concerned with the policy of the industrial movement as educator, trader, or employer of labour, and also with the question of political action, all subjects which, although intrinsically important, lie outside the scope of the Foundation.

Agriculture did not form the subject of any resolutions, but it found a place in several of the Reports submitted to and adopted by the Congress. The most important of these was the Report of the Agricultural Committee of the Co-operative Union, a body constituted in 1925, as a result of a resolution passed at the preceding Congress, to carry on an Agricultural Department with the following functions:

1. To organise and carry out propaganda and education of both farmers' and industrial co-operative societies, with a view to furthering the development of inter-trading relationships between the co-operative movement and agriculturists.

2. To collect agricultural statistics and information generally relating to their agricultural experiences from co-operative societies and to be in a position to give advice to such societies engaged in farming.

This Committee originally included representatives of the Co-operative Wholesale Society as well as of the Co-operative Union, but in 1927 the C.W.S. decided to withdraw its representa-

tives. Shortly before this the Committee lost the services of its agricultural organiser. A sub-committee was appointed to consider the situation, and a programme drawn up; this included the reconstitution of the Committee, if possible with the collaboration of the C.W.S., the appointment of a fresh organiser to carry out the activities already defined, and the establishment of an Agricultural Department of the Union, to which agricultural societies should be admitted. The C.W.S. was approached, but persisted in its refusal to take part in the work of the Committee, and in November, 1927, it was decided to abandon the Agricultural Department. This proposal, however, met with considerable opposition in the movement. The sub-committee met to reconsider its decision and finally submitted the following resolution, which was endorsed by the United Board of the Co-operative Union:

“ That this special committee recommend to the United Board that the scheme for an Agricultural Department of the Union, adopted by the United Board on June 24, 1927, with the exception of the clauses referring to the Co-operative Wholesale Society, be put into operation, and suggest that the members of the old Agricultural Committee, together with two additional members appointed by the United Board, be appointed as the Committee on Agriculture to act until Congress, and that they review the constitution of the Department as now altered and report to the United Board.”

The Report of these proceedings as submitted to Congress was introduced by Mr. Major (Central Board), who sketched the vicissitudes through which the Committee had passed, and explained that the United Board had now wisely decided to continue the Agricultural Department. A new agricultural organiser had been appointed, and it was recommended that the Agricultural Committee should consist of five members of the

Central Board. He read a letter from Sir Horace Plunkett, who had been at Hartlepool for a few days. It contained the following passage: "I came here to talk privately to leading co-operators about agricultural co-operation, the central aim of a life-long work. I find a most gratifying progress of thought upon the subject, and a growing feeling that the time has come to bring the producers and consumers of food into a mutually helpful relationship through the Co-operative Union and its affiliated societies."

The Report was seconded by Mr. McFadyen (Central Board), who holds a position of some interest from the agricultural point of view, being Secretary of the Framlingham and Eastern Counties Co-operative Egg and Poultry Society and Chairman of the Ipswich Industrial Society. He mentioned, amongst other things, the withdrawal of the C.W.S. from the Agricultural Committee, and regretted that such a step had been taken.

The Report was adopted unanimously and without further discussion.

Agriculture came up again in the Report of the Co-operative Party, which included an agricultural programme. In this the Co-operative Party defined its position as follows:

"It welcomes the practical contribution which the Co-operative Wholesale Societies and many co-operative societies are making in rapidly expanding direct trading relations between themselves and the farmers for supplies of milk, cattle and other farm produce, and considers that the Co-operative Union should continue and enlarge its Agricultural Department to accelerate this development. It believes that permanent prosperity can only be obtained in the agricultural industry by the intensive application of co-operative methods of purchasing and marketing farmers' requirements and produce, and considers that both voluntary and state action should be directed to encourage the formation of Producers' Co-operative Societies and to influence

these organisations to establish friendly trading relations with the consumers' societies who have the markets, for the removal of all form of exploitation between producer and consumer is an essential to success. . . .

"The Co-operative Party further declares that the present chaotic conditions of agriculture are detrimental to the consumer and producer and that by the co-operative purchasing, marketing and distribution of agricultural requirements and produce, large economies could be effected by the elimination of wasteful costs and expenses which would yield surpluses in which both producers and consumers could share."

Many of the points subsequently dealt with were of a political or legal character, but two were based on wholly or partially co-operative principles.

5. The steadying of prices through state action in collaboration with consumers' and producers' co-operative organisations, to enable the farmer reasonably to adjust his cost of production to his selling price.

9. The encouragement of inter-trading between agricultural co-operative societies and consumers' co-operation.

A delegate rose to draw attention to this last point and to ask what steps were being taken to promote inter-trading as advocated.

The agricultural aspects of co-operation came up once again in the Report of the International Co-operative Alliance. Co-operative representatives took part in the International Economic Conference called by the League of Nations in May, 1927, at which a long and detailed resolution was passed dealing mainly with the relations between agricultural co-operative societies and consumers' co-operative societies. The same subject occupied the attention of the International Co-operative Congress at Stockholm in August, 1927, at which similar recommendations were adopted.

Speaking on this Report the representative of the Horace

Plunkett Foundation (Miss Digby) said that, as the delegate of an organisation which was mainly agricultural in its interests, she hoped the agricultural recommendations of the Stockholm Congress might form the basis of the work to be carried on by the reconstituted Agricultural Committee of the Union. It was probably best that agricultural and consumers' societies should be separately organised, but once constituted their activities should be complementary, and they had everything to gain by cultivating mutual relations. She hoped that all consumers' societies, and especially those affiliated to the International Alliance, would study the Stockholm programme and seek to carry it out in their own districts.

Mr. Alexander, M.P., in supporting this appeal, referred to the expert statistical work carried on by the Horace Plunkett Foundation in regard to agricultural co-operation, and suggested that societies should make use of the intelligence department of the Foundation. He referred to the recently published *Survey of Co-operative Legislation*, a book which, he said, should be on every co-operative manager's desk.

This ended the direct references to agriculture, though agricultural co-operation was indirectly involved in several other questions which came before the Congress. One of these was the resolution on Milk Supply, which ran: "This Congress, recognising its duty to supply its members with all essential foodstuffs in the purest condition, calls attention to the large number of societies which do not deal in liquid milk, and as this article of food forms a very important part of the daily diet of the people, instructs the Central Board to bring all its influence to bear on such societies to undertake the organisation (either as a society or federally) of the necessary arrangements to provide their members with an adequate and pure milk supply." In connection with this it may be noted that the Union had decided

to send representatives to take part in the World's Dairy Congress held in London, June, 1928.

Another point of some theoretical interest to farmers was the discussion as to whether the spread of co-operation to backward (and in fact principally rural) areas could be effected by the C.W.S. itself undertaking retail trade. There was considerable division of opinion on this issue, some feeling that the C.W.S. would become a competitor with existing societies, others anxious that retail branches thus formed should be handed over to a responsible local committee at the earliest possible moment. Finally, a resolution was passed by a narrow majority, recommending the proposal to the favourable attention of the C.W.S. and the Co-operative Union.

A resolution on the allocation of time at Congress, itself merely a matter of procedure, was the occasion of the only participation in the proceedings of an agricultural society other than the Horace Plunkett Foundation. The delegate of the Walsall and Cannock Agricultural Society moved an amendment advocating a time limit for all discussions at Congress and the allocation of a separate day for the discussion of matters associated with the work of the Co-operative Party. This was accepted by the movers of the resolution, but, on being put to the vote, both amendment and resolution were lost.

Another decision of importance was that regarding the relations between the Co-operative Party and the Labour Party. As this connection has tended to some extent to estrange the agricultural from the industrial co-operative movement, it may be worth considering what is its precise significance.

The proposal before the Hartlepool Congress was simply "that the resolution regarding a closer working arrangement with the Labour Party, passed at the Cheltenham Congress of 1927, be rescinded." It was lost on a card vote—that is, on a vote

in accordance with the membership of the societies represented, and the position remains as it was established by the resolution at the Cheltenham Congress. This position had, in turn, its origin in previous events. After the war the industrial co-operative movement decided for the first time to put up Co-operative candidates to look after the interests of the movement in Parliament, and several were elected. In 1926 Congress passed a resolution in the following terms:

“ That this Congress, while still convinced of the necessity for direct political representation, deploras the lack of co-ordination among the progressive forces, and with a view to eliminating antagonism between the Co-operative and Labour Parties instructs the National Executive of the Co-operative Party to negotiate a definite arrangement or agreement with the National Labour Party regarding constituencies, etc., which would be binding both nationally and locally on the Co-operative and Labour Parties.”

The proposed agreement was drawn up and provided (1) that a joint sub-committee of both national executives should be established, (2) that minutes should be exchanged between them, and (3) that arrangements should be made for joint campaigns on special subjects or at general elections, (4) that local Co-operative Parties should be eligible for affiliation to Divisional Labour Parties. This agreement was ratified at the Cheltenham Congress. It is perhaps not unnatural that the Co-operative Party, itself of small numerical strength, should seek a working agreement with one of the other parties. The choice of the Labour Party arises from two considerations. In the first place, the members of industrial co-operative societies, being almost all working men and women, are, in the great majority of cases, already members of the Labour Party in their private capacity. In the second place, the policy of the two parties is in substantial agreement, at least as to its ultimate objects.



A writer in a co-operative paper has put the case as follows : " We both believe in collectivism as an economic principle; we both desire to secure the advantages of collectivism for the benefit of democracy. We agree that private enterprise and those forms of collectivist co-operation known as the trust and the combine have failed to meet the needs of democracy. We agree on the ultimate aim of collectivist control, not for the making of profit for an individual, or even group of individuals, but the well-being, the satisfaction of the needs of the whole people . . . we differ as to method."

The main points on which the Co-operative Party differs from the Labour Party is in the insistence of the latter on State Socialism. " The Labour Party says that industry shall be controlled politically . . . the Co-operative Movement claims that consumers organised as such have proved their pre-eminent fitness to control industry." The Co-operative Party also is more consistently opposed to Protection and Imperial Preference, and it is anxious that there shall be no postponement of the repayment of War Debt. With regard to agriculture it is more cautious than the Labour Party in its plans for the state ownership of land and the state control of imported food-stuffs, while it lays more emphasis on the encouragement of co-operative inter-trading. In general, however, the policies of the two parties have sufficient similarity to make frequent collaboration in Parliament inevitable, and it has always taken place. The agreement does little more than provide machinery which will make for the smooth working of such collaboration in future.

The general attitude of the Hartlepool Congress when agriculture was under discussion was attentive and sympathetic, but it was obviously not a burning question to most of the delegates. On the other hand, the protests which arose on every side in the co-operative world when it was proposed that the Agricultural

Department should cease are evidence of a genuine interest at least on the part of an active majority. Economic circumstances also, which scarcely make themselves felt in a Congress, are tending to bring agriculture and agricultural co-operation more and more into the sphere of the industrial movement.

## LEGISLATION OF TWO YEARS

IN the following pages a summary is given of the co-operative legislation of 1927 and 1928, together with any information on previous enactments which was not available at the compilation of the *Survey of Co-operative Legislation* published in the *Year Book* for 1928. No attempt has been made to cover the whole of the ground again, and the material here given should be studied in connection with the previous *Survey*, to which it forms a supplement.

As by 1926 there were few countries without co-operative legislation, often of a highly complex character, recent Acts have been principally directed to extend and amend the existing law. Little that has been enacted calls for special comment. Attention may perhaps be drawn to the granting of state credit to agricultural co-operative societies in South Africa, South Australia and the Irish Free State. In the South African Act a point of some interest is the impetus given to co-operative marketing by the provision that loans may be granted against security of agricultural produce only if that produce is sold through a co-operative organisation. The adoption of a system of marketing contracts in Jamaica is interesting, as is the development in Saskatchewan towards a stricter definition of co-operative practice contained in recent amendments to the Co-operative Associations Act. A similar development is observable in the co-operative laws of the French colony of Algeria.

In view of the recent British measure requiring the personal consent of all members of co-operative societies to any increase

in their liability, notes have been included describing the practice in this respect in other countries. Reference is also made to provisions for the substitution of delegate meetings for general meetings in large societies — a subject not dealt with in the previous *Survey*.

It has been possible to give a much fuller account of legislation in Esthonia, Latvia and Bulgaria.

In the United States the most important event has been a judgment of the Supreme Court in a case involving a co-operative marketing contract. It has, however, been possible to give for the first time a list of United States co-operative laws arranged under states, and to indicate in which states the Standard Marketing Act, already analysed in the *Survey*, applies. A number of other enactments of thirty-one countries have been included whose character is usually sufficiently indicated by their titles. Thanks are due to the Legations of several countries and to others who by their kindness in supplying information have enabled the *Survey* to be brought up to date.

#### UNION OF SOUTH AFRICA

An Act, of which the title alone was given in the *Survey of Co-operative Legislation*, was passed in 1926, providing for the formation of agricultural loan companies and societies. Loan companies are to be formed in the first instance by the state, but the control is subsequently to be transferred to rural credit societies. The functions of the companies are to grant loans against security of agricultural produce, provided such produce is sold through a co-operative agricultural organisation. Rural credit societies are formed with a membership of farmers only. Liability is unlimited, and the liability of deceased or retiring members is only cancelled with the consent of the remaining

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members. Societies or companies may be dissolved voluntarily, by resolution, or compulsorily under an order of the courts or of the controlling Central Board in case of a failure to comply with the legal provisions. In the event of dissolution, any surplus is distributed to members in accordance with business done in the last ten years. In 1927 this Act was supplemented by another providing for the repayment of co-operative societies' debts to the bank in the case of their dissolution.

No. 40.—Act to provide for the formation, registration, management and control of agricultural loan companies and rural credit societies and to extend the powers of the Land and Agricultural Bank of South Africa—June 8, 1926.

No. 16.—Act to make provision for the repayment of written-off debts owing to the Land and Agricultural Bank of South Africa by co-operative agricultural societies, in the event of the dissolution of such societies—April, 1927.

### AUSTRALIA

*Victoria.*—Nos. 3418, 3461, 3487, Acts continuing and amending the Dried Fruit Acts, 1926.

*Queensland.*—New regulations under the "Primary Producers' Co-operative Associations Acts, 1923-26," were introduced January 13, 1927, and supersede all preceding regulations. They control the registration of Primary Producers' Co-operative Societies and the auditing of their accounts.

The following communication has been received from the Director of Marketing in Queensland: "Touching the matter of your Survey of Co-operative Legislation, page 14, paragraph 4, I notice the concluding sentence reads: 'These Boards, however, are not of a strictly co-operative character.' I would submit that in the light of the information contained in my last Annual Report, you may see your way to vary this expression of opinion. The various Marketing Boards which have been constituted in

this state are essentially of a co-operative character. In fact, the writer contends that they are more co-operative than most voluntary co-operative enterprises, the only distinction being that our Marketing Boards espouse the principle of compulsory co-operation. Many voluntary co-operative enterprises fail because of the inability to control the non-co-operators standing out. Our Queensland plan provides for the minority being controlled by the majority with a view to obviating the prejudice of the efforts of the majority by irresponsible minorities."

It was not intended by the statement made in the *Survey*, to convey that the Marketing Boards were not co-operative in spirit and in fact, but that they were a variation from the more usual type of co-operative organisation in several characteristics, including the voluntary principle.

*South Australia.*—The State Bank of South Australia was established at the end of 1925. It exists to make advances to private persons and also to "associations, societies or pools of any kind which are formed with the main purpose of undertaking the co-operative manufacture or marketing of rural products." Amongst the forms of security which may be offered are "guarantees by co-operative credit societies or rural credit associations."

In 1927 the "Loans to Producers Act" was passed, by which the State Bank is authorised to make loans out of the "Loans to Producers' Fund" to any co-operative society registered under the Industrial and Provident Societies Acts, 1864 and 1923, which is engaged or about to engage in rural production—that is to say, in the erection of plant and premises for packing, manufacturing or marketing agricultural produce. Loans may be made by instalments and must be secured by mortgage or lien or other prescribed security and must be repaid as and when the Bank determines.

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An Act to provide for the establishment of a State Bank of South Australia for the administration by the said Bank of various other Acts dealing with the making of advances and loans, to make consequential and other amendments to those Acts and to repeal the State Advances Acts, 1895-1924, and for other purposes—December 24, 1925.

Loans to Producers Act—November 30, 1927.

### CANADA

*Alberta.*—Act to amend the Alberta Co-operative Credit Act—April 2, 1927.

*British Columbia.*—Act to amend the Co-operative Associations Act—December 19, 1924.

*Saskatchewan.*—An Act was passed in 1928 amending the law with regard to co-operative associations, the general effect of which has been to emphasise the co-operative as distinct from the commercial aspects of such associations. The principal changes are as follows:

1. *Membership.*—The clause insisting on a 75 per cent. membership of farmers has been withdrawn, and any person can now become a member of a co-operative association.

2. *Patrons.*—A patron is defined as “a person who purchases over \$60 worth of merchandise from an association in any one year.” Purchasers of a less amount cannot share in the distribution of profits. It is not clear how this affects members whose business with the association is one of sales and not of purchases.

3. *Interest on Share Capital.*—Interest was formerly fixed at “not more than 8 per cent,” but is now fixed at 6 per cent. precisely. A supplemental by-law, however, provides that an association may decide that no interest or no further interest shall be paid on capital stock. In this case any shareholder can demand the repurchase by the association of as many of his shares as he desires, provided one is retained.

4. *Patronage Dividends*.—It is now made compulsory to distribute the remainder of profits (after payment to reserve) in the form of patronage dividend. This was formerly permissive. The word “surplus” is substituted for “profits.” The placing of patronage dividends to the credit of members’ share accounts until the unpaid balance of shares is paid up is now also made compulsory. Dividend due to patrons who are not shareholders may be retained by the society and credited to the patrons’ account till it equals the par value of one share, when the patron shall be admitted to membership.

5. *Property*.—Real property may now be sold, mortgaged, leased or otherwise disposed of.

6. *Use of the word “Co-operative.”*—Only associations registered under this or one of the previous co-operative Acts or a private Act may use the word “Co-operative.”

Act respecting Co-operative Marketing Associations—January 28, 1926.

Act respecting Co-operative Associations—March 7, 1928,

## BRITISH INDIA

*Burma*.—An Act was passed in 1927 to consolidate and amend the law relating to co-operative societies in Burma. It resembles the Indian Acts and is principally directed to providing for credit societies, though other forms are not excluded. The use of the word “Co-operative” is confined to societies registered under the Act and to businesses already existing. Membership of societies is open, but in the case of credit societies members must live in the same district or be of the same caste, tribe, occupation, etc. Each member has one vote except societies which are members. Liability may be limited or unlimited, but agricultural credit societies must be with unlimited liability, and in the case of



limited societies no member (other than a society) may hold more than one-fifth of the share capital or 1,000 rupees. Liability may be fixed by rule. It continues, with certain modifications, for two years after the resignation or death of a member. Shares are transferable (1) on the death of a member to his nominee, (2) on the retirement, expulsion or insanity of a member to an appropriate person, on payment of their value by the society to the former member, (3) voluntarily by a member of at least one year's standing to a transferee approved by the Society. In the event of the liquidation of a member society, its shares may be transferred to another society. Members' shares are not liable to attachment or sale for their private debts. The society, however, has a charge on the shares and other funds due to its members for the satisfaction of any debts which they may contract to the society. Inspection and an annual audit by the Registrar's staff are compulsory. Societies may be exempted from stamp duty and registration fees, also from registration of instruments relating to shares. Loans may only be made to members or to other co-operative societies. Borrowing from non-members is limited. Funds may be invested in government or other approved securities, in banks or in other co-operative societies. Provided a quarter of profits is placed to reserve, the remainder may be divided according to the rules, but in the case of unlimited societies, the consent of the local government is required. Societies may be wound up at the discretion of the Registrar and a liquidator appointed to take charge of all further proceedings.

Co-operative Societies Acts, 1912 (repealed).

Devolution Act, 1920 (repealed as far as it applies to the above).

Co-operative Societies Acts, 1927.

## GREAT BRITAIN

A short Act of March, 1928, makes it necessary for the written consent of members of co-operative societies to be obtained before any increase in their liabilities to the society becomes binding upon them. The Act does not apply to Northern Ireland. At the same time a government grant was made towards the relief of societies which had incurred heavy liabilities owing to the liquidation of the Agricultural Wholesale Society—liabilities such as the present Act is designed to obviate.

A clause in the new Companies Bill, which has not yet been passed (July, 1928), makes it an offence for a company to use the word "co-operative" without authorisation from the Board of Trade.

A judgment of some importance was given in the High Court in favour of Midland Dairy Farmers and against the Crown on appeal. The Crown contended that as the society sold to non-members and limited its shares by excluding milk dealers and consumers and imposing a contract on supplier-members, it was not entitled to exemption from income tax. Judgment was given that this did not constitute limitation within the meaning of the Industrial and Provident Societies Act.

Other Acts of some interest to co-operators, but not strictly co-operative Acts, are the Agricultural Credits Act, 1928, the Agricultural Produce (Grading and Marking) Act, 1928.

Industrial and Provident Societies (Amendment) Act—March, 1928.

## IRISH FREE STATE

The Agricultural Credit Act, passed May, 1927, provides for the formation of an Agricultural Credit Corporation in the form of a limited company with a capital of £500,000. Of the £1 shares, 200,000 were to be offered to the banks and the remainder

for public subscription, the Minister of Finance undertaking to subscribe all shares not subscribed by the public and also to be liable for the capital in the case of liquidation and for the dividends of the Corporation. Interest on shares is fixed at 5 per cent.

The objects of the Corporation are to lend money on security, discount and purchase bills of exchange, promissory notes, etc., and receive deposits. Seven directors are appointed, three of whom are nominated by the Minister.

Loans may be made to farmers for productive purposes or to co-operative societies for similar purposes or to pay off loans. No society may receive an advance unless it is engaged in giving agricultural credit, sale of agricultural requirements, agricultural production or marketing, or the production and/or distribution of power and light to farmers. No retail industrial society may receive a loan, and no society receiving a loan may sell goods, not being agricultural requirements, which have not been produced by itself or its members, nor may it financially assist any society which does so. The corporation may not discount bills, etc., from any source to which it is not entitled to make loans.

The Corporation is authorised to issue debentures and to borrow money on the security of certificates of charge issued by it to those to whom it has made loans.

The second part of the Act provides for Chattel mortgage to be made between farmers and the corporation or a recognised bank.

A supplementary Act was passed in July, 1928, entitled "An Act to give priority to certain charges on land registered under the Local Registration of title (Ireland) Act, 1891, in favour of the Agricultural Credit Corporation and to provide for the protection of persons having equitable interests in such land against loss by reason of giving of such priority."

In August, 1928, an Act was passed "to make provision for

the more effective regulation . . . of the dairying industry and persons and co-operative societies engaged therein with a view to the better reorganisation of that industry. . . ." It lays down that whereas certain proprietary creameries have been bought out with public funds and are at present in the hands of the semi-official Dairy Disposal Company Ltd., any person or society wishing to take over all or part of the business of an expropriated creamery must pay a principal sum and interest to the Company, calculated on the value of milk previously supplied to the creamery in question. This payment is in effect a purchase of the goodwill of the expropriated creamery. Societies are further authorised to recover the sum from their suppliers by issuing " debt shares " to suppliers in proportion to the number of cows owned by them. Suppliers thereby become members of the society. All agreements under this Act are validated even when they require societies to act in contravention of the Industrial and Provident Societies Act or the society's own rules, including the £200 limit on shareholding. No society may accept milk from the shareholder of another society without special authorisation and no creameries may be acquired, established or maintained without licence from the Department of Agriculture.

Agricultural Credit Act—May 28, 1927.

Agricultural Credit Act—July 30, 1928.

Creamery Act—August 3, 1928.

## NEW ZEALAND

Regulations under the Rural Intermediate Credit Act, 1927—December 22, 1927.

## MAURITIUS

Rule made under Article 31 of the Co-operative Credit Societies Ordinance, 1913—April 10, 1926.

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### PALESTINE

Stamp Revenue Act—November 1, 1927.

This Act exempts co-operative societies from stamp duty.

### WEST INDIES

*Jamaica.*—The Co-operative Marketing Law forecast in the *Survey* was passed early in 1928. It is not concerned with the constitution and general management of co-operative societies, but with the legalisation of marketing contracts. The term "Co-operative Association" is defined as including the Jamaica Banana Producers' Association Ltd., also any society registered under the Industrial and Provident Societies Law, 1902, and any company incorporated under the Company Law whose principal object is the co-operative marketing of Jamaican produce. The law provides for marketing contracts and for the payment of fines or liquidated damages on the breach of such contracts. It makes third parties liable to punishment for inducing persons to break their contracts and gives co-operative societies power to secure an injunction restraining threatened breach of contract. It is laid down that contracts shall run with the land mentioned therein and create a charge on the produce derived from it. Co-operative marketing contracts shall not be considered as illegal or in restraint of trade. A register of contracts open to public inspection shall be kept by the co-operative society concerned.

Industrial and Provident Societies Law, 1902.

Jamaica Co-operative Marketing Protection Association Law, 1928.

### ARGENTINE

Law No. 11380 authorising the Argentine National Bank and Mortgage Bank to grant loans to Co-operative Societies—September 30, 1926.

Law No. 11388 on the regime of co-operative societies—December 10, 1926.

## AUSTRIA

It is provided in Austrian Law that an alteration in shares or an increase in members' liability can be effected at a general meeting by a two-thirds majority. Members who are not in agreement with the decision may thereafter withdraw on notice being given within fourteen days.

Other points of interest not hitherto noticed are that in the event of a society determining by rule to accord more than one vote to any members, such additional votes may not be in accordance with shareholding. Societies which trade with non-members make themselves subject to the commercial code.

Law No. 279 respecting fiscal facilities in favour of Credit and Loan Societies—July 25, 1925.

## BRAZIL

Decree No. 17339 approving the regulations for insuring gratuitous control of the organisation and working of Raffeisen and Luizzatti Banks—June 2, 1926.

Instructions respecting the optional registration of rural associations and their unions or federations and of agricultural or breeding societies or societies dealing with derived industries—September 10, 1926.

## BULGARIA

A co-operative society is defined as one for developing the economic interests of its members and of assisting credit, agriculture and industry. Membership may be limited by rule to persons of particular sectarian or political views, etc., but must be open within the category chosen. Each member has one vote and may exercise two proxies. Members have the right of withdrawal, but their share capital is not repaid for six months. Business with non-members is permitted. The government of societies is characterised by the institution of the Supervisory Council,

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as in German law. Societies are granted a relief from stamp duty and registration fees, also from income tax if societies do not share profits with their members. It is left to the rules to decide on the method of building up a reserve, and there are no further provisions as to the distribution of surplus except the prohibition of its employment for political purposes. Liability is also a matter for decision by the rules.

### CHILE

Law No. 4074, instituting agricultural credit—July 27, 1926.

Law No. 4327, fixing the definitive text of the law on agricultural credit—March 22, 1928.

### CZECHOSLOVAKIA

The taxation of co-operative societies has been fixed by a law of 1927 which imposes a tax of 2 per thousand on the foundation capital of societies which deal only with members, and a tax graduated from 2 to 5 per cent. on the net surplus of societies trading with non-members. The latter also pay "supplementary tax" on profits. A previous law grants a certain relief of fees and taxes to societies which amalgamate.

Law on amalgamation of Co-operative Societies—July 4, 1923.

Law on taxation of Co-operative Societies—June 18, 1927.

### EGYPT

Law on Co-operation—July 22, 1927.

This law replaces that of 1923, but does not appear to alter its general provisions materially.

### ESTHONIA

Fuller particulars of Esthonian Co-operative Law are now available. Legislation is based on the Russian law of 1917, which provides for societies with variable capital and membership.

Membership is open. Methods of withdrawal are determined by rule. Liability may be limited or unlimited, or there may be fixed additional liability. Liability continues for one year after withdrawal. Each member has one vote and no proxy voting is allowed. Interest on deposits must not exceed 5 per cent., and a contribution to a reserve fund must be made from surplus. In the case of credit societies a "Supervisory Council" is introduced into the government of the society. Liquidation may be voluntary or compulsory, and in the former case is carried out by the Management Board, in the latter by the courts. Societies may federate in Unions.

Law regarding Gold Balances—December 18, 1925.

Amendment to the law on Gold Balances—February 18, 1926.

Law modifying the law on Co-operative Societies and their Unions—March 26, 1926.

## FINLAND

The law on co-operative societies was amended in 1927, providing that societies may limit the rights of resignation of members or increase the amount of share value by a decision of the general meeting. Members who do not agree to such changes have the right of resignation. Any other alterations to rules or the dissolution of a society require a three-quarters majority at two successive general meetings.

By a previous law it is provided that in societies with a large membership, a delegate meeting may take the place of a general meeting. Co-operative societies may not undertake banking, insurance or pawnbroking. They are accorded a reduction in fees and taxes.

Law amending the Co-operative Societies Law, 1927.



## FRANCE

In France itself only a few amendments to existing legislation have to be recorded, but in the African dependencies some important advances have been made. In Algeria a decree was passed which came into effect at the end of 1925. It establishes (1) agricultural banks, local and regional, with unlimited liability, and (2) agricultural productive and marketing societies. In the case of the latter, capital is contributed by shares; liability may be limited or unlimited. Societies with unlimited liability may receive government advances up to three times the amount of their paid-up capital. The principle of "one man one vote" is established, or a limited number of votes may be fixed by rule. Interest on shares is limited to 6 per cent., and surplus is to be distributed in proportion to business done. A subsequent law (1927) establishes an agricultural Land Bank for Algeria, 23 per cent. of whose funds are allocated for distribution to co-operative societies and agricultural syndicates. In Morocco a central Bank of Native Agricultural Thrift and Mutual Benefit Societies has also been established by dahir (1927) to manage the benefit and reserve funds of such societies and to make loans.

In the case of large societies in France, the general meeting may be replaced by a delegate meeting.

*France.*—Law modifying the law of August 5, 1920, on Co-operative Credit and Agricultural Co-operation—August 9, 1926.

Decree modifying the proportion of agricultural credit to be distributed in various directions and fixing the advances to Co-operative Societies and similar bodies at 25 per cent.—November 9, 1926.

Decree containing the public administrative regulations for the execution of the laws of June 21, 1865, to December 22, 1888, modified by the Decree of December 21, 1926, on syndical associations—December 18, 1927.

*Algeria.*—Decree respecting the reorganisation of co-operative credit and agricultural co-operation in Algeria—November 26, 1925.

Order applying the above Decree—December 5, 1925.

Law creating the Agricultural Land Bank of Algeria—July 28, 1927.

*French West Africa.*—Decree organising co-operative agricultural credit—May 23, 1926.

*Guadeloupe.*—Order fixing conditions for the organisation and working of Agricultural Co-operative Societies—September 14, 1925.

Decree respecting Agricultural Co-operative Societies—January 15, 1926.

*Indo-China.*—Order establishing an agricultural credit service—September 4, 1926.

*Ivory Coast.*—Order regulating native provident assistance and Agricultural Co-operative Loan Societies—July 12, 1926.

*Morocco.*—Dahir modifying the dahir of May 9, 1923, on co-operative agricultural credit—April 7, 1926.

Dahir creating a Central Bank—June 15, 1927.

## GERMANY

Societies with a membership of over 3,000 must substitute a delegate meeting for the general meeting. Societies with a membership between 1,500 and 3,000 may do so. Proxy voting may only take place in exceptional cases. Members may not withdraw except with the consent of the society, and their liability continues for six months after withdrawal. The amalgamation of two societies must be preceded by the dissolution of one.

## GUATEMALA

Decree granting juridical personality to the Confederation of Agricultural Societies of the Republic of Guatemala and approving its statutes—June 13, 1927.

## HUNGARY

The legal form of co-operative societies other than credit societies is still based on the Hungarian Commercial Code of 1875. A co-operative society is defined as one with unlimited membership and all further provisions—proportion of members' shares, liability, voting rights, distribution of surplus, etc., left to be fixed by the rules. The supervisory council is required to form part of the government of the society. Liquidation may be voluntary or compulsory.

## ITALY

Royal Decree No. 114, extending to the new provinces, Decrees respecting Agricultural Co-operative Insurance Associations—January 3, 1926.

Royal Decree No. 1046 respecting the transformation of district agricultural consortia into agricultural associations and their investiture as corporative bodies—May 27, 1926.

Decree-law amending the law with regard to credit institutions—September 7, 1926.

This Decree modifies the existing activities of credit institutions, but only affects agricultural credit societies in so far as they are not affected by previous legislation.

Ministerial Decree approving the act of constitution of the national consortium for agricultural improvement credit—January 20, 1928.

## JAPAN

Certain amendments to the co-operative law were effected in 1926. After contribution to reserve, surplus may be divided (1) in proportion to share capital at not more than 6 per cent., or in exceptional cases 10 per cent., (2) in proportion to business transacted with the society. Bonus may also be paid to employees or a fund created for special objects.

The Government makes loans to co-operative societies at a

low rate of interest through Mortgage Banks, and these and other credit banks are authorised to make loans to co-operative societies without security.

Law No. 32 amending the law on the working of agricultural warehouses—March 27, 1926.

Law No. 54, amending the law on co-operation—April 6, 1926.

Imperial Ordinances Nos. 130 and 131, applying the above law—May 19, 1926.

Imperial Ordinance No. 265, respecting co-operative loans—July 21, 1926.

Order No. 21, respecting subsidies to co-operative cocoon warehouses—September 1, 1926.

*Korea*.—Decree No. 2, regulating grants to Forestry Associations—January 12, 1927.

Ordinance No. 2, respecting co-operation—January 25, 1926.

Orders applying the above—January 25, 1926.

Ordinances Nos. 3 and 4, on the taxation of Co-operative Societies—February 1, 1926.

Order No. 61, regarding Credit Societies—July 12, 1926.

Ordinance No. 18, amending the regulations respecting Water Utilisation Associations—December 28, 1927.

*Kwantung*.—Order No. 22, relating to agricultural associations—May 6, 1926.

## LATVIA

It is now possible to give a fuller account of co-operative law in this country from information furnished by the Latvian Legation. All co-operative societies are registered under the main general law concerning societies, companies and political organisations (July 18, 1923), and thus acquire juridical personality. They are also, however, governed by special legislation based on a law of 1919 with subsequent amendments. Co-operative societies, according to this Act, are bodies with variable membership and capital and may engage in the following activities: saving and credit, consumption, production, mutual purchase,

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mutual sale, transport and warehousing of goods, joint use of machinery and tools, agricultural production, mutual insurance, joint acquisition and use of land, construction, building and housing, hire of labour; also unions of societies and mixed types of societies and unions. Application for registration of a society is made to the district courts. Liability may be limited or unlimited, according to rule. The State Economic Department of the Ministry of Finance supervises the societies and audits their accounts. Subsidies are granted for the promotion of co-operation. The Council of Control for co-operative societies is formed by representatives of the Ministers of Justice, Finance, and Interior and the Bank of Latvia, with representatives of the co-operative unions and organisations. Supervisory rights are also exercised by special associations and unions of co-operative societies. The law of 1927 with regard to auditing has already been mentioned in the *Survey*.

Regulations concerning co-operative societies and their unions — September 5, 1919.

Additions and amendments to the law of 1919—June 19, 1924

Additions and amendments to the law of 1919—June 16, 1927

### LITHUANIA

Agricultural co-operative societies pay no taxes. Other co-operative societies enjoy certain exemptions.

### MEXICO

An Act on Co-operative Societies was passed in 1926. Its provisions do not differ substantially from the regulations already given in the *Survey*, which are apparently intended to supplement rather than supersede it. The Act of 1926 lays down that liability may be limited or unlimited, and establishes the principle

of one man one vote. It lays down the purposes for which credit societies may make loans, and the securities required. In the case of credit societies liability appears to be unlimited, and business is confined to members. Other conditions are left to be defined by the rules.

The Act on Agricultural Credit of the same year establishes a National Agricultural Credit Bank to supervise and finance local and regional agricultural credit societies. The members of regional societies must be agriculturists, or users of water, transport or similar services. Local societies may only have agriculturists as members. They may also act as suppliers of agricultural requirements. Both regional and local societies must be with limited liability.

A further Act established Agricultural Banks to finance the holders of plots of communal land, provided that such holders are organised in co-operative societies.

Law on Agricultural Credit—February 10, 1926

Law on Agricultural Banks—April 9, 1926.

Regulations determining the rules for the constitutions and working of local Agricultural Co-operative Societies and unions of local societies founded with the aid of private capital—April 16, 1926

Article modifying the law on Agricultural Banks—May 7, 1926.

Decree relating to the upkeep of the Department of Agricultural Co-operation and Credit—December 17, 1926.

## PARAGUAY

The Agricultural Bank exercises control over 80 per cent. of the orange and banana growers of the country and also controls export. This indicates a form of co-operation which must have a legal basis, but precise information is not available.

## PERU

An Act was passed in 1927 establishing the Peruvian Agricultural Credit Bank in the form of a limited company, one-third of its shares being subscribed by the State, a third by the Banks and a third by the public, preference being given to farmers. The Bank will make loans to farmers and to farmers' local credit societies. It will warehouse agricultural products and make advances upon them, undertaking responsibility for their sale and also purchase and hold crops for future sale and arrange agricultural insurances.

Decree on Co-operative Sale Societies—July 19, 1926.

Regulations of the above—October 4, 1926.

Law establishing the Peruvian Agricultural Credit Bank—March 4, 1927.

## POLAND

Supplementary information is now available with regard to Poland. The use of the word "Co-operative" is compulsory and protected. Liability of members may be limited, unlimited or supplementary. Members may withdraw but may not transfer their shares. The supervisory council is introduced and in the case of a large society a delegate meeting may replace the general meeting. Amalgamation of societies is authorised. Societies enjoy partial or total exemption from taxation.

## PORTUGAL

Decree No. 12821 publishing provisions respecting the estimated value of immovable property offered for the constitution of the credit of the co-operative agricultural credit banks—December 11, 1926.

## RUMANIA

The Rumanian co-operative law was amended in January, 1926, and from information supplied by the Rumanian Legation it is possible to make certain corrections in the account given in the *Survey of Co-operative Legislation*. On page 108 the text from line 13 of the paragraph on Rumania reads as follows: (a) Independent credit societies whose activities have no territorial limitations. The rates of interest for loans are agreed on at general meetings. These societies take the form of limited companies or of private companies. The minimum value of a share is 25 lei and the maximum 50,000 lei; (b) Credit societies doing business with the Central Bank, whose activities are confined to limited districts of one or at the most two townships. The rates of interest for the loans they make are limited by the Central Bank. Membership is limited to persons living in the district and only inhabitants of this district can get loans. At least 10 per cent. of the profits must be placed to reserve. Capital is formed in the same way as in the case of independent societies, and these credit societies may also take the form of private or limited companies.

On page 109, line 4, a fourth type of society should be added to those for which the Act provides: (d) Societies of Production and Consumption on the Rochdale plan. In paragraph 3, line 3, "two years" should be substituted for "three months" as the period during which the liability of retired members continues. In paragraph 4, line 1, the date on which the measure was adopted—February, 1926—should be substituted for that on which it was brought forward.

Law amending the law on popular banks and completing the Decree Law No. 3922 (1928) respecting the foundation of the Central Co-operative and Land Expropriation Institute—January 5, 1926.



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### SPAIN

Royal Decree respecting the organisation of hydrographic syndical confederations—March 8, 1926.

Royal ordinance allocating credit by the commission of National Agricultural Credit Services to the Catholic Agricultural Federations of Galicia—July 2, 1926.

### UNION OF SOCIALIST SOVIET REPUBLICS

Regulations respecting Co-operative Credit Societies—February 27, 1928.

### UNITED STATES OF AMERICA

Little in the way of actual legislation has taken place in the United States recently. Two Federal Acts have been passed. The scope of the first is sufficiently explained by its title:

“An Act to create a division of co-operative marketing in the Department of Agriculture; to provide for the acquisition and dissemination of information pertaining to co-operation; to promote the knowledge of co-operative principles and practices; to provide for calling advisers to counsel with the Secretary of Agriculture on Co-operative activities; to authorise co-operative associations to acquire, interpret and disseminate crop and market information, and for other purposes—July 2, 1926.”

A further Act passed in 1927 laid down that Boards of Trade engaged in buying or selling agricultural products may not exclude lawfully formed and conducted co-operative associations composed substantially of producers of agricultural produce.

An enactment of the Philippine Islands, passed in 1927, contains a clause forbidding co-operative associations to act in restraint of trade by “arbitrarily fixing or unduly enhancing the price of agricultural products.”

The most important legal incident, however, has been the

judgment of the United States Supreme Court in the case of the *Liberty Warehouse v. Burley Tobacco Growers' Co-operative Marketing Association*, in which the right of the Association to recover damages from a member for a breach of his marketing contract was upheld. This is said to be the first time that a case involving co-operation has come before the Supreme Court, and it constitutes a valuable precedent. In somewhat similar cases the courts of last resort in twenty-six states have upheld the validity of co-operative statutes.

Since publication of the *Survey of Co-operative Legislation*, 1927, further information has made it possible to draw up a much more complete list of co-operative legislation which is given under states. No state is without some form of co-operative law, and in forty-four out of the forty-eight the Standard Marketing Act (indicated by an asterisk) has been adopted. This was drafted in 1921 by the advisors of the co-operative organisations. It never became a Federal Act but was adopted from time to time by individual states. It has been criticised for not making definite the payment of bonus on business done, but this has been remedied by some of the states adopting it.

*United States of America*.—An Act to protect trade and commerce against unlawful restraints and monopolies ("Sherman Anti-Trust Law")—July 2, 1890.

An Act to supplement existing laws against unlawful restraints and monopolies and for other purposes ("Clayton Anti-Trust Act")—October 15, 1914.

Act to authorise associations of producers of agricultural produce ("Capper-Volstead Act")—February 18, 1922.

Act to amend the Revised Statutes relating to the corporate powers of associations—July 1, 1922.

Act to amend the Revised Statutes—December 28, 1922.

Public Laws Nos. 802 and 450, 1924.

Act to create a Division of Co-operative Marketing—July 2, 1926.

Act No. 802—March 4, 1927.

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*Alabama.*—\*Laws of Special Session, No. 31—October 29, 1921.

Article 39, Agricultural Code—October 1, 1927.

*Arizona.*—\*Session Laws, Chapter 156—March 22, 1921.

An Act to amend Sections 4, 5, 6, 7, 8, 12 and 15 of Chapter 156, Laws of 1921—March 16, 1927.

*Arkansas.*—\*General Acts No. 116—February 14, 1923.

*California.*—No. 1231. Act to amend sections of the Civil Code relating to Co-operative Associations—May 26, 1921.

No. 590.—Act to amend the Act of 1872 relating to non-profit Co-operative Agricultural, Viticultural and Horticultural Associations—May 26, 1921.

\* No. 103.—Law on Co-operative Associations—May 4, 1923.

No. 165, No. 166, No. 168.—Acts to amend sections of the Civil Code relating to co-operative associations—May 6, 1927.

*Colorado.*—Act relating to Co-operative Associations—April 30, 1913.

Act concerning corporations and amending statutes of 1908, 1911, 1915—April 4, 1919.

\*Act authorising the formation of Non-profit Co-operative Associations—March 20, 1923.

*Connecticut.*—Act concerning the regulation of fraternal Benefit Societies—June 7, 1913.

No. 1056, Co-operative Associations, 1918.

No. 2746, Co-operative Associations, 1919.

\*Act relating to Co-operative Marketing Corporations—June 1, 1923.

Act to amend an Act concerning capital stock of Co-operative Corporations—May 9, 1923.

Act amending an Act concerning voting of members of Co-operative Associations, 1925.

*Delaware.*—Act to amend Chapter 65 of the Revised Code (Corporation Laws)—March 20, 1917.

*Florida.*—Act for the organisation and management of the Agricultural and Horticultural Non-profit Co-operative Associations 1920 amended, 1925.

\*Laws, Chapter 9300—June 7, 1920.

*Georgia.*—Acts, pp. 125-9—August 17, 1920.

\*Act No. 279—August 15, 1921.

Acts, p. 150, 1925.

Act on Credit Unions, 1925.

Michies Georgia Code 2928 (1), 2928 (41), 1926.

*Idaho*.—Compiled statutes Chapter 195. Non-profit Co-operative Associations, 1919.

\*Session Laws, Chapter 124—February 25, 1921.

Session Laws of 1921 amended by Chapter 179. Session Laws, 1923.

*Illinois*.—\*Laws, p. 286 (Senate Bill 165)—June 21, 1923.

Smith Hurd's Rev. Stat., Chapter 32, 440-472, 1926-1927.

*Indiana*.—\*Acts, Chapter 20—February 23, 1925.

Burn's Ann. Stat., Chapter 3662-3691, 1926.

*Iowa*.—Beef Cattle Producers' Association, 1919.

Corn and Small Grain Growers' Association, 1919.

State Dairy Association, 1919.

Act relating to State aid granted country and district fairs or Agricultural Societies—April 8, 1919.

\*Laws (41a), Chapter 122—April 5, 1921.

Act on Credit Unions—April 1, 1925.

Iowa Code, 8486-8512—1924, amended 1927.

Revised Co-operative Banking Law—July 4, 1927.

*Kansas*.—\*Laws, Chapter 148—March 21, 1921.

Rev. Stat. 17, 1601; 17, 1625, 1923.

Law relating to Boards of Trade, Chapter 6, 1925.

*Kentucky*.—Act providing for the formation and carrying on of Co-operative Associations, 1918.

\*Acts, Chapter 1—January 10, 1922.

Act to provide for the establishment of Credit Unions—March 24, 1922.

*Louisiana*.—Law No. 98, 1918.

\*Act to authorise the formation of associations of producers of agricultural products—July 13, 1922.

*Maine*.—\*Act authorising the formation of Non-profit Co-operative Associations, with or without capital stock, for the purpose of encouraging the orderly marketing of agricultural products through Co-operation—March 24, 1923.

Act to amend the Revised Statutes relating to the apportionment of State aid to county and local Agricultural Societies—April 4, 1923.

## 252 YEAR BOOK OF AGRICULTURAL CO-OPERATION

Act to encourage co-operative marketing—April 4, 1923.

Act to amend certain Acts relating to Corporations—April 10, 1925.

Act relating to Corporations—May 9, 1923.

Act to authorise the recording of marketing agreements of Co-operative Agricultural Associations—April 11, 1925.

*Maryland.*—\*Laws, Chapter 197 (Code of Public General Laws, art. 23, 469-496)—April 13, 1922.

Annotated Code, art. 23, 419-446, 1924.

Act to amend the Co-operative Associations Acts, Chapter 648—April 26, 1927.

*Massachusetts.*—Act relative to the incorporation and management of Co-operative Associations with a capital stock not exceeding \$1,000—April 7, 1913.

Act to authorise counties to aid corporations organised to promote agriculture and improve country life—June 25, 1914.

\*Acts, Chapter 438, 4—May 23, 1923.

General Laws, Chapter 157, 10-18, 1923.

Act amending the Act of 1923, 1927.

*Michigan.*—General Corporation Laws, Chapter 4, 1922.

Act to amend the "Act to authorise the formation of County and Town Agricultural and Horticultural Societies, 1855," as amended 1923.

Amendment to General Corporation Laws, Chapter 4, 1927.

*Minnesota.*—Act authorising the formation of corporations for reclaiming timber and brush land—April 20, 1917.

Act to amend Section 6487 of Chapter 58 of the General Statutes, 1913, relating to Co-operative Associations—March 21, 1919.

Act authorising the incorporation of Co-operative Associations and defining their powers—April 23, 1919.

Law of 1919, Chapter 382, amended Chapter 23, 1921, and Chapter 326, 1923.

\*General Statutes, Chapter 264—April 16, 1923.

Act on Credit Unions—April 14, 1925.

Laws, Chapter 23, 25, 66, 1927.

*Mississippi.*—\*Laws, Chapter 179—March 2, 1922.

Hemingway's Code, 4423-4451, 1927.

Agricultural Association Law, 1928.

*Missouri.*—Co-operative Companies Act—April 9, 1921.

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\* Adoption of the Standard Marketing Acts.

Co-operative Companies Act amended—April 5, 1923.

\*Laws, (C.S. H.B., 439) p. 11—April 9, 1923.

Co-operative Companies Act amended—March 25, 1925.

Credit Union Law—April 5, 1927.

*Montana.*—Act to regulate the use of the word "Co-operative," etc.—March 1, 1917.

Act to permit Co-operative Associations to consolidate their interests and capital stock—March 2, 1917.

Revised Code, Chapter 27, 1921.

\*Laws, Chapter 233—March 3, 1921.

Amendment to the Act of 1921, 1923.

Act providing for the filing of Co-operative Association Marketing Agreements, etc.—February 24, 1927.

*Nebraska.*—Compiled Statutes, Sections 642-670, 1922.

\*Amended Session Laws, Chapter 79—March 13, 1925.

Amended Session Laws, pp. 201-3, 1927.

*Nevada.*—Act to amend the Act to provide for the management of the State Agricultural Society, 1885—February 20, 1915.

\*Statutes, Chapter 236—March 23, 1921.

*New Hampshire.*—\*Laws, Chapter 33—March 19, 1925.

*New Jersey.*—Act amending the Act concerning Trust Companies (Revision 1899)—April 7, 1920.

Act amending the Act concerning Corporations (Revision 1896, supplement approved 1902)—April 9, 1920.

Act to provide for the formation and regulation of Co-operative Agricultural, Dairy or Horticultural Associations—April 12, 1920.

Act amending the Act of 1920—February 23, 1922.

\*Laws, Chapter 12, Act to provide for Co-operative Agricultural Associations—February 28, 1924.

Act repealing the Act of 1920, 1924.

Comp. Stat. Supp. 1911-1924, 45-19-45-48.

*New Mexico.*—\*Laws, Chapter 99—March 17, 1925.

Act on recording of marketing agreements—March 11, 1927.

*New York.*—Provisions of Membership Corporations Law relating to Co-operative, Agricultural, Dairy or Horticultural Associations, 1919.

\*Laws, Chapter 616—May 5, 1924.

Co-operative Co-operations Law—April 5, 1926.

Adoption of the Standard Marketing Acts.

## 254 YEAR BOOK OF AGRICULTURAL CO-OPERATION

Act to amend the Co-operative Corporations Law—April 23, 1926.  
Further amendments, February 3, 1927 and January 4, 1928.

*North Carolina*.—Act relating to Credit Unions, 1915. Amended 1917 and 1925.

Act to provide for the incorporation of mutual organisations—1915, amended 1925.

Act to provide improved marketing facilities for cotton, 1921.

\*Public session laws, Chapter 89—March 7, 1921.

*North Dakota*.—Act to define Co-operative Associations—March 10,

Act regarding the incorporation of Co-operative Associations—March 12, 1917.

\*Session Laws, Chapter 43 and 44—March 10, 1921.

Comp. Laws. Supp. 460921-460923, 1923-25.

*Ohio*.—Act to amend the General Code relative to Country Agricultural Societies—May 15, 1919.

\*Laws, p. 91 (Ohio Gen. Code—10186-1-30)—April 13, 1923.

Law amending the law of 1923, 1925.

*Oklahoma*.—Co-operative Corporations Act, 1919.

\*Co-operative Associations Act—March 19, 1927.

Comp. Stat. Supp. 5598-5621, 1926.

*Oregon*.—Laws, Chapter 226, 1915; Chapter 411, 1917; \*Chapter 490, 1921.

*Pennsylvania*.—No. 252.—Laws, 1887.

No. 238.—Co-operative Law, 1919.

Act regarding Agricultural and Horticultural Societies and Associations—April 18, 1923.

Acts No. 385-386, 1927.

*Rhode Island*.—Law on Co-operative Associations, 1916.

*South Carolina*.—Act to encourage Co-operative Marketing of Farm Products—March 7, 1921.

\*Act No. 203—March 29, 1923.

*South Dakota*.—Co-operative Law, 1911.

Co-operative Associations Law, 1913, 1917, 1919.

\*Laws, Chapters 15 and 126—February 27, 1923.

Co-operative Marketing Act—March 5, 1925.

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\* Adoption of the Standard Marketing Acts.

*Tennessee*.—\*Co-operative Marketing Act—March 31, 1923.  
Co-operative Associations Supplement to Code (Chapter 142, Laws of 1917), 1926.

Credit Unions Supplement to Code (Chapter 60, Laws of 1923), 1926.

*Texas*.—Act regulating Co-operative Saving and Contract Loan Companies—May 27, 1915.

\*Act regarding Co-operative Marketing Associations—March 1, 1921.  
Law, Chapter 38, 1923.

Rural Credit Organisations, 1925.

Agricultural Livestock Pools, 1925.

Mutual Loan Corporations, 1925.

Co-operative Credit Associations, 1925.

Farmers' Co-operative Societies, 1925.

Markets and Warehouse Corporations, 1925.

Marketing Associations, 1925.

*Utah*.—\*Laws, Chapter 6—February 8, 1923.

*Vermont*.—General Laws, Chapter 210, Section 4897, 1917.

No. 100.—Act to amend the law relating to Co-operative Savings and Loan Associations—March 22, 1923.

*Virginia*.—\*Acts of Assembly, Chapter 48—February 18, 1922.

Act to amend the Act of 1922, 1923.

Co-operative Associations Act, 1924 (Acts, 1920).

Credit Unions Act, 1924 (Acts, 1922).

*Washington*.—Law on Co-operation Associations, 1913.

\*Co-operative Marketing Act—March 18, 1921.

*West Virginia*.—Co-operative Marketing Associations Act, 1921.

\*Act amending the Co-operative Marketing Act of 1921—April 18, 1923.

Act to amend the Co-operative Marketing Act, 1925.

Credit Unions Act, 1925.

*Wisconsin*.—\*Statutes 1786 el-17a, 1921 (not the Standard Act).

Act regarding Corporations for breeding of livestock, 1923.

Act regarding Agricultural Societies, etc., 1923.

*Wyoming*.—Co-operative Associations Act—March 10, 1915.

\*Sessions Laws, Chapter 83—March 1, 1923.

\* Adoption of the Standard Marketing Acts.



## 256 YEAR BOOK OF AGRICULTURAL CO-OPERATION

*Philippine Islands.*—Act regulating the creation and operation of Rural Co-operative Associations and for other purposes—February 5, 1915.

Act No. 2566 amending No. 2308 regulating Rural Credit Agricultural Co-operative Associations—February 3, 1916.

Co-operative Legislative Enactment, 1927.

### URUGUAY

Details are now available with regard to co-operative law in Uruguay. The constitution of societies, which are principally for credit purposes, is based on a law of 1912. Members must be agriculturists and must live in the district where the credit society (or bank) is situated. Credit is granted to members only and for purposes of agricultural undertakings of a collective character, and interest is limited to 2 per cent. Contributions of members are variable. Liability may be limited or unlimited. Members have equal voting right irrespective of shareholding. Surplus is divided as follows: 50 per cent. to reserve, 50 per cent. for some collective purpose to be decided on by the general meeting. No distribution of dividends takes place.

Law and Decree organising Rural Banks and Syndicates to receive Credit from the State Bank—January 18, 1912.

Law establishing a National Commission of Rural Development—August 15, 1915.

Law on Agricultural Development Societies—July 20, 1918.

Resolution authorising a contribution for the establishment of a Dairy Co-operative Society to the Salto Agricultural Station—December 17, 1926.

## NEW BOOKS AND SURVEYS

### ENGLAND

*Reports on Agricultural Economics issued by the Ministry of Agriculture and Fisheries.* Published by H.M. Stationery Office.

- No. 9. Marketing of Potatoes in England and Wales. 6d. net.
- No. 10. Egg Marketing in England and Wales. 6d. net.
- No. 11. Marketing of Poultry in England and Wales. 6d. net.
- No. 12. Marketing of Pigs in England and Wales. 6d. net.
- No. 13. Markets and Fairs in England and Wales. Part I. General Review. 6d. net.
- No. 14. Markets and Fairs in England and Wales. Part II. Midland Markets. 6d. net.
- No. 15. Fruit Marketing in England and Wales. 6d. net.
- No. 16. The Fluid Milk Market in England and Wales. 6d. net.
- No. 17. The Pork and Bacon Trades in England and Wales. 6d. net.

THE Ministry of Agriculture continues to impose a debt of gratitude on all students of marketing by the issue of its familiar "Orange Books" dealing with numerous aspects of the subject, and containing constructive suggestions as well as unique information on present conditions. Agricultural Co-operation having already had three numbers of the series devoted to it, it is inevitable that the later volumes should have a more general scope, frequently treating the subject on a commodity basis. Potatoes are the subject of a study of particular interest. It is perhaps not always realised that the potato is perhaps the most important British crop, exceeding any cereal in value. Except for the important Wash district, the areas of greatest production centre round those of consumption. Among the most interesting phenomena are the

alternate tides of "old" or main-crop potatoes, setting from north-east to south-west during the winter and that of new potatoes setting in the opposite direction during the summer. Marketing methods receive detailed treatment revealing curiously casual and unorganised conditions even in important potato markets, as well as the way in which the trade in less specialised areas tends to fall into the hands of either the corn merchant or the produce merchant. The practice of merchants in financing crops is discussed. Standardisation, packing and transport receive considerable attention as well as storage. Warehouses, it appears, scarcely exist, but this method of storage would have a double value as it would provide security for the advance of credit to co-operative bodies. Unfortunately, in a trade apparently eminently suitable, co-operation has made but little progress. Large-scale organisation as carried out in the United States is recommended if it is to be successful.

The two volumes on Eggs and Poultry respectively are really complementary. The most obvious difference between the two commodities is that the egg trade is largely an import trade, while 75 per cent. of home consumed fowls are also home produced. At least thirty principal countries send eggs to England; many of them have important co-operative organisations and highly developed systems of grading under some form of official control. British marketing, on the other hand, is unregulated, and its typical figure is that somewhat dubious personage the higgler or eggler. Auction marts in this country are usually well run and of advantage to the egg producer, though perhaps not so much to the producer of poultry. The advantages of co-operative egg marketing are discussed, including the advantage of inter-trading with the industrial movement, and the development of co-operative action is traced through "egg circles" to the so-called "central" or "federal" type of organisation, with

examples from England, Belgium, Holland and Norway. The compulsory grading schemes of Canada, Ireland and other countries are also described, with suggestions for possible application in Britain. Poultry, except in the United States, have hardly been dealt with by co-operative methods. A few British societies have attempted conditioning and fattening, but the trade has been small and always associated with that in eggs. The uncertainty of the trade, except in a few special areas, has meant much recourse to middlemen. The Report on Poultry contains an exhaustive account of methods of dressing and packing.

In the same way the Reports on Pigs and on Pork and Bacon should be read together. The British pig trade is traced historically from the time when England ceased to be a pig-exporting country, through the supremacy of America and the gradual rise of Denmark. The modern English pig supply is shown to be out of harmony with the demand, pigs are too few and an undue reliance is placed on pork. The connection between pig production and cost of feeding stuffs is also traced. A diagram shows the fearful complexity of the market for pig products. The work of the Eastern Counties Farmers' Co-operative Association is singled out for a description of its pig grading and marketing activities which include a scheme of mutual insurance. In the second Report more attention is paid to the preparation of products for the market, with separate sections on pork, bacon, ham, lard and sundry by-products.

In dealing with Fruit, the Report gives a full account of present marketing methods both of home and imported produce. There is an interesting description of the different types of packs and the extraordinary variety of measures in use in different parts of the country. The big central markets are described as well as the local auctions, some of them co-operative like that of Per-

shore. Consideration is given to the subject of advertising and the kindred matter of trade-marks, and the grading schemes of other countries are given in detail.

The Report on Milk begins with a survey of production in different areas and the trend of supplies to the different centres of consumption, one of the most striking points being the immense distances from which London supplies are drawn and the importance of London in determining national prices. Another point of interest is the relative and sometimes actual decline in rail and corresponding rise in road transport of milk. Collective bargaining is discussed, the N.F.U. scheme analysed, and mention made of recent developments in Glasgow. It is regrettable that although milk is of more importance to the British agriculturist than any other product, the national *per capita* consumption of milk is none the less low as compared with that of other countries.

Reports on somewhat different lines are the two devoted to Markets and Fairs. The first is general, dealing with the history, in many cases a very long one, and the legal position of markets, also market finances, tolls, dues, etc., and the tenure of stalls. Markets are divided into public and private, auction and private treaty, and also by the produce sold in them. In connection with auctions, the supply of credit by auctioneers to farmers is an interesting development. The principal suggestion made by the Report is for some sort of area committees representing all interests concerned to co-ordinate the work of markets and remedy their deficiencies. The second volume treats only of markets and fairs in the Midlands, both by counties and by commodities. For sentimental reasons it seems a matter for regret that fairs, some of them dating almost from Saxon times, are ceasing to draw buyers and are superseded by the better equipped markets or by the possibilities of mechanical transport.

All the Reports issued by the Ministry are illustrated by

excellent photographs and diagrams, and where markets are concerned some interesting old prints have been reproduced.

*Report of the Imperial Economic Committee.* Published by H.M. Stationery Office.

Fifth Report: Fish. Price 6d.

Sixth and Seventh Reports: Poultry, Eggs, and Honey. Price 1s.

Eighth Report: Functions and Work of the Imperial Economic Committee. Price 6d.

The Imperial Economic Committee has continued the issue of its careful and detailed Reports on the marketing of individual commodities. The most recent Reports deal with Fish, Poultry, Eggs, Honey and Tobacco, and contain the most complete information which can be compressed into 70 or 80 pages, regarding the marketing of these products from all sources in the British Isles. In each case special attention is paid to Empire supplies, and foreign supplies are described principally as examples of superior methods of marketing, or in an estimate of the competition which Empire produce has to face.

In addition to commodity Reports, the Imperial Economic Committee has issued a Report (the eighth of the series) dealing with its own functions and work. The history of the Committee is sketched from its formation by the Imperial Economic Conference in 1923, with the object of promoting the sale first of United Kingdom and then of Empire produce. This policy was confirmed by the Imperial Conference, 1926, and the Committee instructed to complete its studies of Empire foodstuffs and to carry out a preliminary survey of other fields. The Report also contains an account of the origin of the Empire Marketing Board, which was constituted to handle certain sums granted by Parliament for the promotion of Imperial trade. This grant followed on the Government's pledge not to introduce protection and was

intended to promote a policy of "voluntary bilateral preference." The Report of the Imperial Economic Committee includes a reference to applications under the "Merchandise Marks Act" and a discussion on orderly marketing and control boards, which are urged to use their powers with moderation.

The Report on Fish deals at length with the scientific and technical aspect of the fishing industry, with the question of over-fishing on the nearer grounds, and the search for grounds in more distant parts of the world, which is closely associated with the improvement of methods of preservation. Certain general conditions are touched on, such as the decline in the demand for herrings and other "pelagic" fish since the war and the corresponding increase in the popularity of white fish. In this connection it is noted that Russia has greatly declined in importance as a market for British herrings. The English co-operative movement, however, has done an increasing trade in this direction in recent years, a fact which is not mentioned in the Report. The margin of profit on all fish is also said to be less since the war. Detailed attention is given to conditions of marketing and the conditions under which fish is sold at the port of entry, at large inland markets, and by the retailer. The general conclusions are that while transport is reasonably quick (fish usually takes forty-eight hours to get from port to the table), methods of packing, freezing, etc. are open to improvement. Prices, again, are liable to heavy fluctuation, which can only be controlled when marketing itself is regulated, and this in turn depends largely on facilities for storage to obviate the present necessity for immediate sale. Other factors which will make for lower wholesale prices and increased demand are (1) reduction of charges of handling and transport, (2) development in the manufacture of by-products, (3) reduction of overhead charges by spreading them over a larger volume of trade. The Report

concludes this section by recommending "Co-operation and Organisation."

The Report on Eggs and Poultry covers similar ground to that of the "Orange Books," and deals to some extent with circumstances which have already been made familiar through the discussions which arose not long ago on the proposed application of the "Merchandise Marks Act" to eggs. The application was refused, it will be remembered, largely on the grounds that compulsory marking would only assist the sale of better quality foreign eggs. From this Report it may be seen how compulsory grading in the Dominions and abroad has had an effect not only in winnowing exported eggs but actually in raising the average quality and so greatly increasing sales. The consumption of eggs in this country is still comparatively low, but a large proportion of our supplies is imported from abroad. At the same time, the fowl population of England is capable of considerable increase. Co-operative egg marketing receives somewhat cursory mention in connection with English voluntary grading schemes, but it is interesting to note that 75 per cent. of the egg export of Australia and New Zealand passes through the hands of the Overseas Farmers' Federations Ltd. Denmark, which is not mentioned in this connection, would also provide a high percentage of co-operatively exported eggs.

The Honey trade is necessarily a smaller and less complicated matter than that in either of the foregoing commodities. The Report, however, makes it clear that it can assume much greater importance where, as in New Zealand, honey production has received encouragement and regulation from the state, and marketing is carried on in bulk, by co-operative methods. It is to be regretted that no correspondingly rapid development is taking place in England, especially in fruit-growing districts, where bees would be of special value to owners of orchards.



## 264 YEAR BOOK OF AGRICULTURAL CO-OPERATION

The Imperial Economic Committee has in preparation Reports on Pig Products, Timber, Hide and Skins, Rubber Goods, and Agricultural Machinery. The latter should be of special interest, owing to the growing part played by co-operative organisations in the distribution of agricultural requirements.

*Publications of the Empire Marketing Board.* Issued by H.M. Stationery Office.

*Empire Marketing Board.* A Year's Progress.

*Empire Marketing Board.* May, 1927, to May, 1928. Price 1s.

*Agricultural Economics in the Empire.* Report of a Committee appointed by the Empire Marketing Board. Price 6d.

*Report on the Development of Agriculture in British Guiana.* By H. C. Sampson, C.I.E. Price 9d.

*Report on the Development of Agriculture in the Leeward and Windward Islands of Barbados.* By H. C. Sampson, C.I.E. Price 6d.

*Report on Development of Agriculture in Trinidad.* By H. C. Sampson, C.I.E. Price 3d.

*Tropical Agricultural Research in the Empire.* With special reference to Cacao, Sugar Cane, Cotton and Palms. By C. A. Barber, Sc.D., C.I.E. Price 1s. 6d.

*Geophysical Surveying.* Report of a Sub-Committee of the Committee of Civil Research. Price 6d.

*Imperial Agricultural Research Conference, 1927.* Report and Summary of proceedings. H.M. Stationery Office. 1s.

The publications of the Empire Marketing Board form a valuable series, which can only be considered together and in the light of the Board's general policy set forth in its Annual Reports. In the first of these, issued in 1927, the Board described how, in the effort to find a better market for Empire produce, it had been found necessary to go behind mere advertising and publicity and enquire into actual production and transport. This work fell under the two main heads of scientific research, which the Board sought to advance by grants to appropriate bodies and economic investigation. This side of the work was carried on

partly by assistance to the Ministry of Agriculture in the publication of its "Economic Series" and in its practical efforts to secure the grading and standardisation of home products, partly in special attention being paid by the staff of the Board itself to fruit-marketing in this country, including the publication of weekly Fruit Intelligence Notes. Among other schemes was noted the encouragement of co-operative marketing.

The Report issued in 1928 shows that work is being carried forward on the lines already laid down. The Board was responsible for financing the Imperial Agricultural Research Conference and for grants towards research in entomology, fisheries, wool, tropical and sub-tropical conditions, etc. On the economic side, work on fruit marketing has been continued and extended, as has been collaboration with the Ministry of Agriculture. A new departure has been the assistance rendered to specific marketing organisations in this country, many of them co-operative, to enable them to carry out experiments in improved marketing methods. This has included St. Edmundsbury Bacon Factory, so that pig-recording can be carried on; Pershore, Gloucester and other co-operative societies, which are thus enabled to undertake new grading and packing experiments both for fruit and eggs; and the Cheshire and Cheddar Cheese Federations for standardising their products and improving their sale—an experiment which has already had marked success. Co-operation itself, apart from the fact that it is conducive to grading schemes, has received little attention from the Board, although it figures among subjects for "Economic Investigation," and a grant is made to certain co-operative organisations, including the Horace Plunkett Foundation.

The other publications of the Empire Marketing Board fall into place in the scheme of work outlined in the Reports. A memorandum on Agricultural Economics in the Empire was

prepared and submitted to the Imperial Agricultural Research Conference. This memorandum sets out to consider whether there is need for further research in agricultural economics, and what are the possibilities of pursuing certain recommendations of the International Economic Conference in that direction. The subjects on which a report has been made include existing research institutions, agricultural statistics, farm management, marketing, considered to a limited extent from the co-operative point of view, and co-operation. The main aims of co-operation are defined as (i.) abolition of waste through multiplicity of agencies, (ii.) elimination of excessive margin of profit by middlemen, (iii.) grading and standardisation, (iv.) orderly marketing for the purpose of levelling the fluctuations of prices. The memorandum further recommends the attention of economists to the study of the trade which co-operative societies can operate and also to internal problems of organisation and management, "single commodity marketing, limits of expansion, contracts, internal government, finance, liability, systems of payment."

In 1927 Mr. H. C. Sampson, the economic botanist of Kew, visited the West Indies under the auspices of the Empire Marketing Board. His Reports deal primarily with botanical considerations, crops grown, conditions of cultivation, climate, pests, etc., but they also touch on the subjects of processing and marketing. A report of special interest deals with the development of agriculture in British Guiana. It includes a sketch of the history of the colony and of the very mixed population at present inhabiting it. The most remarkable agricultural phenomenon is the comparative decline of sugar cane as a crop and the rise of rice, cultivated by East Indians, either immigrants or descendants of indentured labourers. Here the author suggests the advisability of some system of communal irrigation. Coffee is a crop grown principally by smallholders, who may be Portuguese, East Indians, Tamil,

Canareso, Negroes, descendants of the original Dutch settlers or native Indians. The author urges the value of co-operative coffee factories to relieve the grower of the " tedious and harassing task " of preparing his crop. Transport to the factory would present little difficulty and the quality of coffee would be improved if the present primitive methods of processing could be superseded. In the same way, a co-operative tapioca factory working for export is suggested, also a lime factory to make the infant citrus fruit industry more profitable. The processing and marketing of all agricultural produce except sugar cane is at present in a very elementary stage. In his Report on the Leeward and Windward Islands, Mr. Sampson raises the possibility of marketing fruit from the islands in Canada, the United States or Great Britain, provided some form of co-operation between the islands could be arranged securing bulk shipment and common storage—the chartering of a local steamer and the provision of a central cool store in St. Lucia are suggested. With regard to Trinidad, nothing especially co-operative is proposed.

Of the remaining publications of the Empire Marketing Board, both interesting in themselves, that on *Geophysical Surveying* relates solely to the detection of minerals, and is of little concern to the co-operator or the agriculturist, while that on *Tropical Agricultural Research in the Empire*, though it urges that tropical crops should be studied from the economic and by implication from the marketing point of view, does not itself go beyond the botanical aspect of its subject.

The Imperial Agricultural Research Conference, with which the Empire Marketing Board was associated, has issued a Report of its proceedings. These were almost entirely occupied with technical agricultural subjects, though the Conference also had before it a Report on Agricultural Economics, which included marketing and a brief reference to co-operation.

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*World Prosperity and Peace.* Being the Report of a Conference on the work of the International Economic Conference. P. S. King and Son Ltd. Price 5s.

*Co-operation.* By A. H. Enfield. Longmans, Green and Company Ltd. Price 2s.

*A Century of London Co-operation.* By W. Henry Brown. London Co-operative Society Ltd.

*Seventy-five Years' Co-operation in Derby.* By W. Leslie Unsworth. Co-operative Wholesale Society, Manchester. Price 1s. 6d.

*Through Sixty Years.* Ipswich Industrial Co-operative Society.

*The Woman with the Basket.* By Catherine Webb. The Women's Co-operative Guild. Price 3s. 6d.

*The Economy of a Norfolk Fruit Farm.* By C. W. B. Wright, M.A., and R. McG. Carslaw, M.A. University of Cambridge. Price 2s.

*A Survey of Milk Marketing.* By F. J. Prewett. Oxford University Press.

*A Primer of Agricultural Economics.* By Sir Henry Rew, K.C.B. John Murray. Price 5s.

*Hundred Acre Farm.* G. T. Garratt. Longmans, Green and Company Ltd. Price 5s.

*Latter-day Rural England.* S. L. Bensusan. Ernest Benn.

*Rural Life.* Copec Commission Report. Longmans, Green and Company Ltd. Price 2s.

*The Farmer and His Market.* Land and Nation League Report. Longmans, Green and Company Ltd. Price 2s.

*British Farmers in Denmark.* J. R. Bond. Ernest Benn Ltd. Price 1s. 6d.

*Self and Society Booklets.* Published by Ernest Benn Ltd., 1928. Price 6d. each.

1. The Faith of a Democrat. Philip Snowden.
2. The Road to Enjoyment. L. P. Jacks.
3. The Discovery of the Consumer. Mrs. Sydney Webb.
4. The Recovery of Citizenship. Harold Laski.
5. Producer v. Consumer. Sir Ernest Benn.
6. Daily Bread. Evelyn Sharp.
7. Labour and the Community. W. M. Citrine.
8. Religion Interferes. Hewlett Johnson.
9. The Meaning of Trade. Margaret Bondfield.
10. The Way of Peace. Leonard Woolf.
11. Co-operation and Private Enterprise. Henry Clay.
12. Ought We to Save? Sir George Paish.

The books published during the past year in England which are of interest to rural co-operation can be divided into two groups—books on co-operation containing slight or no reference to agriculture, and books on agriculture in which there are more or less important allusions to co-operation. A book which can scarcely be fitted into either category is the interesting compilation published by the League of Nations Union under the title *World Prosperity and Peace*. It contains the records of a series of meetings held in London at which the work of the International Economic Conference was discussed by distinguished speakers. Tariffs, economics and world-peace, commerce and industry were all discussed, and one session was devoted to agriculture. A good deal of time was devoted to agricultural organisation and co-operation, and Mr. A. V. Alexander contributed a very interesting statement of the policy of the consumers' co-operative movement in Great Britain and of its actual relations with the organisations of agricultural producers.

The little book on Co-operation by Miss Enfield provides a useful up-to-date textbook of the subject. It is issued by the Workers' Education Association for the use of its students. It traces the origin of the co-operative movement in the ideas of Robert Owen and describes its different forms. By far the greater part of the book is devoted to the industrial consumers' movement, especially in Great Britain, and the references to agricultural co-operation require to be supplemented by reference to some more detailed work. It is a pity that few books have been written giving equal attention to both sides. There is an interesting chapter on the relations between co-operative producers and consumers which includes reference to the Canadian Wheat Pools, and the chapter on International Trade bears on the same question. The educational system devised by the co-operative movement for its employees and members is a unique experiment

carried out under varying forms in a great number of countries, and it deserves the attention of social students. The book concludes with an essay on the future of co-operation, in which it is compared with other schemes of economic and social reform.

Three industrial co-operative societies—those of London, Ipswich and Derby—have issued histories of their progress and achievements. In each the society was started sixty or seventy years ago on the humblest scale by a little group of workmen meeting over an eating-house or a stable, and for the first few years all the work was carried on by the members of the committee without paid labour. The societies' development is traced with sympathy and a certain amount of humour from these small beginnings to the large membership, fine shops, and imposing turnover of today. The London Society began in 1861 with four members, and has now over 222,000. These narratives are instructive and even inspiring as showing what men can do without money or leisure, without elaborate education or special talents, simply by persistency and loyalty in building up a great social and commercial institution. They are primarily of value to industrial co-operators, but the example should not be without interest to the agricultural movement. All three societies have established links with agriculture and agricultural co-operation. Ipswich is a member of the local farmers' supply society and makes considerable purchases from an egg-marketing association. London purchases milk direct from loosely organised farmers in the country and has persuaded several of its suppliers to become members of co-operative societies. Derby has given many years of thought and experiment to the relations of town and country, producers and consumers. The Society's ideal is to see the town of Derby surrounded by communities of smallholders, drawn from amongst agricultural labourers co-operatively organised, to whom the Derby Society's motors can "take out a load of groceries and

provisions, feeding stuffs for cattle, seeds, patent manures, etc., and on the return journey bring a load of pigs, sheep, hay, straw, fruit, vegetables, eggs, milk or cheese." "Towards the realisation of that goal the Society in 1924 had steadily set its path, because it leads down the avenue of success, both in business and in the making of each individual life."

The Women's Co-operative Guild, whose history is recorded in *The Woman with the Basket*, has also concerned itself not only with business but with "the making of the individual life." It was founded forty-five years ago by a few women, members of the co-operative stores, who conceived the idea of meeting to "converse together on co-operation." It has now grown to an organisation of over 50,000 members, with similar bodies in a dozen other countries and an international association linking them together. It has worked steadily for the spread of co-operation as well as for the high standards within the movement; it has devoted itself to a campaign for a minimum wage for co-operative employees and for a state scheme of Maternity and Child Welfare. Its members and officials are almost without exception working women, and for them it has devised a unique system of adult education, through which thousands have been trained in co-operative, social and public work. The Guild is in the main an urban organisation like the industrial co-operative movement which it serves, but a number of branches exist in country villages, though the difficulties of scattered houses, lack of meeting-place, and sometimes opposition on the part of village magnates, check development in this direction.

It is informative to turn to a general study in agricultural economics, such as that of Mr. Prewett on Milk Marketing, and to note the relative position of co-operation. The districts chosen for description are the counties of Wilts and Somerset, both dairying areas engaged in supplying Bristol and London,



as well as in the manufacture of cheese and butter. Various points emerge clearly—the disproportionate power of the wholesaler being one. It is due partly to the perishable character of milk, which the farmer cannot hold though the wholesaler may restrict purchase, partly to the supersession of rail by road transport, which gives control of the situation to the owner of a fleet of lorries. The factories, too, are interlocked with the forwarding depots and cannot control prices, and the classification of milk as “factory” or “liquid” often to the disadvantage of the farmer. The system of distribution in Bristol, on the other hand, is characterised as one of “indiscriminate and uncontrolled competition.” The organisation of consumers is said to be essential as a remedy, but though the milk retailing of the industrial co-operative society is sympathetically referred to elsewhere, it is nowhere suggested that this might prove a solution of the problem more easily attained than an *ad hoc* municipal retailing service. On the farmers’ side, co-operation has made small though useful beginnings, enhancing the farmer’s bargaining power rather than providing an alternative outlet for his milk. There are obvious possibilities of development in this direction, as well as in that of non-co-operative organisation, as in the case of the Cheddar Cheese Makers’ Federation. The book is illustrated with excellent diagrams.

The study of a *Norfolk Fruit Farm*, published by the University of Cambridge, is valuable as giving in detail the economy of a selected farm, the method of cost accounting followed, planting, the use of land for specific crops, the organisation and payment of labour. A second section is devoted to marketing, packs, rail freights, etc. The process of marketing, however, is not followed up after produce is dispatched, and there is no discussion of co-operative methods, which were apparently unknown on the farm selected.

In his *Primer of Agricultural Economics* Sir Henry Rew provides a valuable introduction to a subject which has received little treatment of the kind. It takes a general survey of all aspects of the subject, beginning with land, the history of tenure, its legal aspects and the relation between the size of holdings and labour and output. The relations between farmer and tenant and farmer and labourer are also considered, and space devoted to equipment and farm management. A useful section describes the present state of co-operative purchase, the principles of co-operation and the main obstacles to its extension. Costs of production are dealt with, and some interesting tables of expenditure under different heads on different types of farms are provided. Marketing is divided into direct sales, sales to intermediaries, and co-operative sales, and under the latter an account is given of co-operative marketing organisation not only in this country but also in the United States, Canada and Australia. It is insisted that the main factor in successful co-operation is "whole-heartedness" and loyalty to a society once it has been set going. The book concludes with a sketch of the international wheat and meat markets, the theory of prices, and the possibilities of international control. The book should appeal to students of economics and to all those interested in the business side of farming.

*Latter-Day Rural England*, by Mr. Bensusan, is an attempt to give an impressionist picture of English Agriculture in 1927. The method is extensive rather than intensive; space, not time, is covered. The writer travelled from county to county, noting conditions technical, climatic, psychological, social, political. He contrasts the methods of farming in different parts of the country and discusses the special problems of the landless labourer, the smallholder, the dairy farmer, the man on the verge of bankruptcy, and the man in the workhouse through no fault of his own. He also brings the facts of marketing before the

non-specialist reader. His broad conclusion seems to be that it is the marketing rather than the technical side of agriculture which needs to be overhauled, and he puts forward strong arguments in favour of co-operation.

An example of the contrasting intensive method is Mr. Garrett's *Hundred Acre Farm*, in which he tells the story of his own farm during a year. Written in the form of a diary, the book gives an extraordinarily vivid picture of life on the land in England, with its chain of recurring events and preoccupations brought by the seasons, as well as its incidental and ever-present social and economic problems. The writer is critical of co-operation as a solution of the farmers' difficulties, though he supports a farmers' creamery, but it must be observed that his farm is situated in a district perhaps more barren than any in England of successful co-operative enterprise, and that he does not discuss the question of co-operative supply.

A Commission appointed by "Copec"—the Conference on Christian Politics, Economics and Citizenship—has issued a report on Rural Life. It is primarily concerned with the social and ethical aspects of the problem, but also takes its economic basis into account. The Report pronounces in favour of agricultural co-operation in theory, but its references to it are tentative. The need for co-operative credit in this country is probably exaggerated, and, on the analogy of Germany, credit organisation is made to precede marketing organisation, a sequence which few co-operators would endorse. Further, co-operative supply, at present the most promising development in England, is neglected, and the Report hardly gives the impression that any co-operative activity is going on in this country at all. There is also a chapter on general organisation of marketing, which probably gives the subject as much attention as can be expected of a work dealing chiefly with education, hygiene, social relationship, etc.

The Report of the Land and Nation League on *The Farmer and His Market* constitutes a sustained argument for the organisation of agricultural marketing, and it is tacitly implied that such organisation should be on co-operative lines. The obstacles are all sketched—the fear of risk and the hope of subsidies, the reluctance of the N.F.U. to assume the leadership of such an enterprise, but the authors see in combination, backed by membership contracts, the only way to achieve standardisation, grading, increase of demand, simplification of distribution, reduction of price spread, and improvement of price to the farmer. The existing societies receive perhaps rather less consideration than they deserve, and the Report proposes the formation of a Central Marketing Board which shall carry out a national campaign of organisation on a commodity basis and shall at the same time set itself to improve transport, negotiate with railway companies, and secure improved marketing facilities. Milk and meat marketing receive special attention in the Report. The scheme which is advocated deriving credit from marketing societies instead of special credit organisations is one, and it is finding increasing favour in other countries. There is a passing reference to relations between co-operatively organised producers and consumers, but direct affiliation between the two is discouraged, apparently on political grounds. Many societies, however, have found affiliation an economic advantage, and the practice will probably spread. The book contains a reference to the work of the Horace Plunkett Foundation.

During August, 1927, a correspondence on farming took place in the columns of the *Daily Telegraph* in which the name of Denmark frequently occurred. The *Daily Telegraph* decided to send out a delegation consisting of an agricultural expert and three practical farmers to investigate conditions in that interesting country. Their impressions, now published in book form, give

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the latest account of a people whose methods are always worth the study of farmers and co-operators. In spite of a certain difference in conditions, the delegation concluded that we have still in this country much to learn from Denmark, and "co-operation is, without a doubt, the corner-stone of the Danish agricultural system."

In the recently published *Self and Society Booklets* a number of distinguished authors discuss the economic problems of modern life, and in almost every case turn to co-operation as the system best calculated to adjust self and society to one another. In a series dealing with Great Britain, the industrial consumers' movement naturally takes precedence, though agricultural co-operation is mentioned by Mr. Snowden, and the international trade between producers and consumers is an important element in Mr. Leonard Woolf's *Way of Peace*.

### IRELAND

*The Irish Free State. An Economic Survey.* By Hugh D. Butler. U.S. Department of Commerce, 1928. Price 20 cents.

*Agricultural Credit.* With an Explanation and Criticism of the Agricultural Credit Act, 1927. By Sean O. Muimhneachain. 1928. Price 2d.

*The Marketing of Agricultural Produce.* Government of Northern Ireland, Ministry of Agriculture, 1927.

*Co-operative Marketing of Agricultural Products.* By Michael Murphy, M.A. Cork University Press, 1928. Price 3s. 6d.

The increasing interest of United States business men in Irish trade has prompted the United States Department of Commerce to issue an Economic Survey of the Irish Free State. The book deals with the climate, geography and population of Ireland, its natural resources, agriculture and agricultural exports. The agricultural policy of the Government is treated at some length, both as regards standardisation of produce, the co-operative

transformation of the creameries and the provision of agricultural credit. Statistics of all types of co-operative organisation are given. Other chapters deal with industrial development, transport, banking and finance, etc., and an interesting section is devoted to the progress and possibilities of the Shannon Hydro-Electric Scheme.

The pamphlet *Agricultural Credit* contains constructive criticism of the Agricultural Credit Act, issued by the Opposition in the Dail. It also gives a survey of the actual position and the need for agricultural credit in Ireland, and the experience of Germany, France and the United States of dealing with similar problems by means of co-operative credit societies. Such a system has been attempted, and the author suggests reasons for its comparative failure. He criticises the newly formed Credit Corporation mainly for its dependence on the banks and for its decision to deal direct with the larger farmer instead of through a co-operative society. The pamphlet recommends the reconstitution of the co-operative credit movement in Ireland.

The Report on the *Marketing of Agricultural Produce* contains the findings of a Committee of enquiry appointed by the Northern Government, which heard witnesses and invited the opinions of interested bodies. Some of the salient features of the situation revealed are the excessive cost of transport and the extent of the producer to consumer price-spread, caused, the Committee concludes, more by the multiplicity of middlemen than their individual avarice. The Committee admits that co-operation has had somewhat limited success in the Six Counties, but concludes that this state of affairs is not necessarily caused by any insurmountable obstacle. It recommends renewed attention to co-operative organisation, also improved grading and inspection and the introduction of a Dairy Produce Act.

Mr. Murphy has undertaken a survey of co-operative marketing

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illustrated by the experience of a number of large and successful organisations in Canada and the United States. From a consideration of agricultural marketing in general he passes to co-operative methods and to a detailed description of the California Fruit Growers, the Minnesota Creamery Federation, the Canadian Wheat Pools and others, each representing a slightly differing type of organisation. The author discusses the rival merits of federated and centralised organisation, and, unlike many investigators, is inclined to favour the centralised business. He also devotes chapters to the theories of pooling, the membership contract, financial and merchandising problems, and concludes with a summary of the possibilities and limitations of co-operation.

### CANADA

*Canada as a Producer and Exporter of Wheat.* No. 8 of Wheat Studies of the Food Research Institute. Stanford University, California, 1928. Price \$2.

*Pooling Wheat in Canada.* By Walter P. Davisson. Graphic Publishers Ltd., Ottawa, Canada, 1927. Price 12s. 6d.

*Grain Growers' Co-operation in Western Canada.* By Harold S. Patten, Ph.D. Cambridge, Harvard University Press, 1928. Price 23s.

*Co-operative Marketing of Grain in Western Canada.* By J. F. Booth. United States Department of Agriculture, Washington, D.C., 1928. Price 20 cents.

*Proceedings of the First International Pool Conference*, which includes the *Third International Wheat Pool Conference*, 1928.

*Pooling Alberta's Wheat.* Alberta Co-operative Wheat Producers Ltd., 1928.

*Report of the Saskatchewan Overseas Livestock Marketing Commission*, 1927. Department of Agriculture of the Province of Saskatchewan, 1928. Price \$1.

It is a significant fact that all but one of the recent publications dealing with Canadian co-operation should have Wheat and the Wheat Pools for their subject. *Canada as Producer and Exporter*

*of Wheat* is a general study published by Stanford University, California. It traces the rapid rise of Canada as a wheat-growing country, and shows the climatic and geographical conditions on which it is based and the technical and financial aspects of the agriculture which has evolved. It makes especially clear the close connection between wheat production and transport, first immigration and then marketing facilities depending upon the development of railways and steamship lines. The government immigration and land policies are traced as well as the official attempts to regulate the grain trade and to establish an elevator service either publicly owned or co-operatively owned and publicly subsidised. The formation of the Winnipeg Grain and Produce Exchange is recorded with the history of the farmers' first attempts to organise co-operatively to protect themselves against the private elevator companies and the railways. Sections are devoted to the war and post-war experiments in control and to the establishment of the Wheat Pools after control had ceased. The latter half of the book is devoted to an account of the handling of wheat on its way from farm to market, the present working and regulation of public and private elevators, the organisation of the grain trade, and the methods of sale and purchase on the different markets. The study concludes with a discussion of the export trade, foreign markets, including the United States, Canada's competitors, the increasing variability of world prices, and a forecast of the future of Canadian agriculture, dependent as it is on the factors of immigration, alternative crops, and the productivity of other countries. The book contains statistical tables and a bibliography.

Dr. Patten's book on *Grain Growers' Co-operation in Western Canada* should take its place as the standard work on the subject. After giving in a condensed form the early history of grain-growing in the West, the extension of settlement, the difficulties of trans-



port and storage, and the attempts to control the power of the railways, the author slackens the pace of his narrative to describe in detail the development of farmers' organisation. Formed originally to safeguard the farmers' rights of shipping, the co-operative societies passed to trading in grain. A long struggle with the Grain Exchange ensued, in which they had the support of the Scottish Co-operative Wholesale Society, but nevertheless only kept in existence by the sacrifice of part of their co-operative programme. *The Grain Growers' Guide* made its appearance as an advisory publication. Co-operative elevator companies were formed supplemented by a measure of government control of terminal elevators. "The United Grain Growers" came into existence. Co-operative supply of lumber, coal, machinery and domestic goods was attempted, but only with moderate success. The war, the brief but instructive career of the Wheat Board, and subsequent legislation and absence of legislation led directly to the formation of the Wheat Pools and their sudden rise to international importance. Dr. Patten traces in detail the methods and policy of the Pools, contracts, direction, marketing, the disposal of surplus, and their relations with the co-operative elevator companies, most of which they have absorbed, the United Grain Growers, the farmers' organisations and the semi-official agricultural bodies. In the author's view the Pools have gone far to attain their principal object, the reduction of the spread between producer and consumer. He is more sceptical as to how far the actual price of wheat can be raised by Pool action, and he sees a definite limit to international co-operation among wheat producers. He views the future with temperate optimism, especially as to the moral effects of co-operation. The book contains statistical tables, a chronology of Canadian wheat history, a bibliography, and the text of contracts and Acts of Parliament, together with an index.

Mr. Davisson's book on *Pooling Wheat in Canada* is probably intended principally for the Pool member or potential member rather than for students, to whose needs it is less well adapted. It is popular to the point of being lyrical in style, but does manage to convey a good deal of information as well as something of the spirit of Pool enthusiasts. It contains numerous illustrations and some good diagrams. The chapters are thrown together without much apparent order, each dealing with some aspect of Pool activities—direction administration, contracts, the Canadian and world crops, orderly marketing, grading, the central selling agency, the milling and baking trades, bread consumption, prices and finance, interspersed with appeals to members and non-members, so that the book resembles an impassioned pamphlet in 300 pages. It is, however, probably well designed for its object, that of interesting the Canadian farmer in his own organisation.

The bulletin on the *Co-operative Marketing of Grain in Western Canada*, issued by the United States Department of Agriculture, gives in briefer compass and with less critical development much of the material contained in Dr. Patten's book. Its attention is more particularly directed to the Pools' action in the market and their general effect on the grain trade, though the educational and other internal aspects of the Pools are not neglected. The bulletin contains a comparison with pooling methods and achievements in the United States, also some interesting diagrams such as that showing the tendency of pooling to equalise monthly sales of wheat, though shipping and export, always controlled by climate, are but little affected. The full text of Wheat Pool contracts is given in an appendix.

The pamphlet on *Pooling Alberta's Wheat* is intended "to give farmers a concise picture of the organisation and operating method of the Alberta Wheat Pool," and in this it certainly

succeeds. It gives a brief and clear history of the provincial Pool, its aims and methods, its policy, and the arguments for and against it which have been advanced. The pamphlet contains illustrations and tables.

The Report of the Third International Wheat Pool Conference gives verbatim the proceedings of the Conference and the speeches of delegates. It is valuable to students of the movement as being the most recent expression of the opinion and intentions of co-operative wheat-growers not only in Canada but also in the United States, Australia and the U.S.S.R.

The Saskatchewan Overseas Livestock Marketing Commission set out in 1927 to investigate the European Livestock trade and to secure information of value to the Canadian farmer with regard both to marketing and production. The principal fields of enquiry originally determined were the Danish pig industry, the Irish cattle trade, and the British market for Canadian products. The book is divided into two sections, one on pigs and one on cattle, and is preceded by a brief survey of European post-war agriculture. A detailed account is given of Danish agricultural methods, finance and organisation, the technicalities of the bacon trade, also the co-operative movement and the educational and sociological aspects of Danish life. The section on Ireland opens with an historical sketch of the co-operative movement. The British pork and bacon industry is studied from the point of view of market requirements; co-operation and the problems of distribution also receive consideration. A section deals with the special position of Canadian produce on the British market, its competitors, financial problems, and packing and transport requirements. The cattle industry receives similar treatment, and special attention is paid to the trade in live cattle. The Commission extended its investigations to Poland, the Baltic States, Germany, Holland and Russia, and its observations give some interesting

up-to-date information on the agriculture of those countries as well as on their co-operative movements. The Commission, in summarising its conclusions, places co-operative marketing at the head of its recommendations to Canadian farmers. It further recommends research into the utility of co-operative bacon factories. Other recommendations deal with improved breeding and grading, agricultural research, and the appointment of an "Agricultural Productions Representative" in London. The Report contains numerous illustrations, charts, plans and tables.

### THE UNITED STATES OF AMERICA

*Principles of Marketing.* By Fred E. Clark, Ph.D. Macmillan Company, 1927. Price 12s. 6d.

*Industrial Prosperity and the Farmer.* By Russell C. Engberg. Macmillan Company, 1927. Price 10s.

*These Changing Times.* E. R. B. Eastman. Macmillan Company, 1927.

*Town and Country.* Elva E. Millar. University of North Carolina Press, 1928. Price 9s.

*The Legal Status of Agricultural Co-operation.* By Edwin G. Nourse. Macmillan Company, 1927. Price 12s. 6d.

*American Co-operation.* Proceedings of the Third Summer Session of the American Institute of Co-operation, 1927. 2 vols.

*Co-operative Movement in the United States in 1925* (other than agricultural). U.S. Department of Labour. 25 cents.

*Co-operative Marketing of Livestock in the United States by Terminal Associations.* By C. G. Randell. U.S. Department of Agriculture, 1928. Price 25 cents.

*Agricultural Co-operative Associations.* Marketing and Purchasing. 1925. By R. H. Elsworth. U.S. Department of Agriculture, 1928. Price 20 cents.

*Charts of Co-operative Marketing and Purchasing Associations.* Showing growth and status in 1925. U.S. Department of Agriculture, 1928.

*State Control of Agricultural Products.* A selected bibliography by A. M. Hannay. U.S. Department of Agriculture, 1927.

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*Co-operative Marketing in Missouri.* University of Missouri College of Agriculture Bulletin, 1927.

*Economic Aspect of Ohio Farmers' Elevators.* By L. C. Foster. Ohio Agricultural Experiment Station, 1927.

The past year has seen the publication in America of few important books dealing solely with co-operative subjects, but this omission has been supplied by a number of excellent official reports and bulletins. An exception is the valuable work on *The Legal Status of Agricultural Co-operation*, by Dr. Nourse. The subject has intentionally been handled from an historical and economic rather than a purely legal standpoint, and stress has been laid on the distinctively co-operative features of the American law—voting rights, distribution of surplus, contracts—rather than on its business provisions with regard to liability, transfer of shares, liquidation and so forth. This treatment gives the book on the whole a philosophical rather than a practical bias. The general development of co-operative law in America is traced, legislation being divided into that which merely permits co-operative organisation, statutes on monopoly, and combination and modifications of the existing commercial law. This involves a sketch of American co-operation and the forms round which it has been necessary to build a legal framework. The first co-operative Acts in the United States, as in England, were based on the requirements of industrial co-operation, but as the agricultural movement assumed a dominating importance, various state laws were passed adapted to its needs and embodying definite co-operative principles. It was not till about 1911, however, that such legislation was widely adopted. At that time the idea of non-stock associations with capital entirely on a loan basis came into prominence. This is hardly so startling an innovation as the writer suggests, and his statement that in “the Rochdale period” “capital stock is the primary claimant to benefits” can

only be true of America. "Non-stock" legislation has its equivalent in the British practice of limiting of interest on capital, but the American system had the advantage of avoiding existing laws on the distribution of profit. The device of raising capital by levies in proportion to business done appears to be an American invention the results of which it would be interesting to trace. Further developments have been the restriction of business to members and the attempt to make societies do business for their members as agents rather than on a profit-making basis. Curiously enough the only federal legislation has been that removing agricultural co-operation from the sphere of the Anti-Trust Laws and defining their position in relation to taxation. The Standard Marketing Act was drafted unofficially by the advisers of the co-operative societies themselves and has subsequently been adopted by state after state. The latter sections of Dr. Nourse's book deal with special aspects of co-operative law—contracts and methods of enforcement, federation and centralisation, pooling and the monopoly laws—and there are some important chapters on case law with regard to membership, contractual obligations, and restraint of trade. The book concludes with general observations, including an answer to the objections against the special privileges of co-operative societies. The text of the most important Acts is given in an appendix.

Several books have been published on general economic topics which bear to some degree on co-operation or allied movements. *The Principles of Marketing*, by Dr. Clarke, is an economic textbook dealing with all aspects of distribution, marketing, the types of middlemen and their function, finance, costs and prices, from what may be called the conservative standpoint. Considerable space is given to the marketing of raw materials and farm produce, and a chapter is devoted to "Distributive Co-operation," which is defined somewhat surprisingly as the "control of marketing

agencies by associations of producers, consumers or middlemen." The author, while giving fairly full information, writes without much sympathy for the co-operative movement and makes scant reference to its social aspects. Patronage dividend is described as "a device for tying the interest of the members to the organisation," a statement which few co-operators would accept. A diagram of Californian Fruit-growing would suggest that actually more middlemen intervene in co-operative than in individual marketing. This is to overlook the fact that all local and federal organisations are run at cost price on behalf of the growers and are not engaged in making profits, while increased overhead charges are usually more than balanced by increased mobility and bargaining power. The author admits the value of co-operation in combating specific evils, its educational effect, and its tendency to orderly marketing, but in his conclusions he has very qualified praise for the system as a whole, discussing and dismissing it in a section following "Socialism" and preceding "Trusts." He does not touch on the movement outside the United States.

*Industrial Prosperity and the Farmer*, by Russell Engberg, is an essay on agricultural production and prices and possible effect of "business cycles" upon them. Cotton, the "corn-hog" industry and wheat are chosen as examples. The subject is of interest to those engaged in co-operative marketing, but the book contains no allusion to co-operative methods.

*The Changing Times*, by E. R. Eastman, is a sketch of technical progress in farming, the relations of the State to agriculture, rural sociology, especially in its moral and educational aspects, and the future of farming "as a life." It is written in sentimental style and is not very profound economically, but contains a chapter of useful facts on co-operative marketing in America.

*Town and Country*, by Elva Millar, is a series of essays on the

future of the country and the country town in its various sociological and æsthetic aspects—schools, roads, town-planning, health measures, churches, etc. Many of the problems discussed are peculiarly American and have little application elsewhere. The book is not an economic work and contains no references to co-operation, but it makes a certain contribution to rural “ Better Living ” in the United States.

The Report of the four weeks' Conference of the American Institute of Co-operation is a mine of information on the contemporary movement in the United States, although, as it takes the form of verbatim reports of speeches and discussions, a certain diffuseness is inevitable. However, although the method involves a proportion of chaff with the wheat, it has the compensating advantage of conveying the spirit and mentality of American co-operation to the reader. After some preliminary discussion on educational and “ organisational ” questions, including the legal contract system in the United States and Canada, the Conference divided its time between several important commodities. The first of these was grain, which was treated in detail by a number of speakers. The history and practical management of farmers' elevators were discussed, also other forms and aspects of grain marketing and pooling, including terminal sales agencies. Reports were received from particular Pools grouped either geographically or according to the type of grain handled. Representatives from Canada described their own pooling achievements. Further discussion centred round the Chicago grain market and the grain trade generally, finance and market forecasts. An impression remains that the pooling movement in the United States, though it has developed to considerable dimensions, is at present passing through a period of comparative stagnation. The sessions devoted to livestock revealed considerable differences in the methods of effecting direct sales as well as the theory under-



lying them. The conditions of the hog and cattle trades and the relation between corn and hog production were discussed and reports received from the different regional organisations. Some time was also devoted to co-operation for the marketing of wool. Dairy produce received similar consideration in its different branches of liquid milk, cheese and butter production, and special attention was given to standardisation and grading. The progress of dairy co-operation in the United States would seem to have been a satisfactory one. The last sections of the Report are devoted to fruit and vegetable marketing, which has made such remarkable headway in California, and to the co-operative poultry trade, which would appear to be of greater importance in America than that in eggs. The Report concludes with a technical discussion on the co-operative Press as a medium for propaganda.

The United States Department of Agriculture has published a useful Report of agricultural marketing and purchase societies. Co-operative organisations are divided into three groups: those for education, for technical improvement (such as cow-testing societies), and for business. The present Report deals only with the third group. The large-commodity marketing societies naturally predominate in importance, but, curiously enough, societies for the supply of water, power, telephone service, etc., lead in actual numbers. The marketing societies are grouped under commodities and also geographically, and their rise and progress are shown by statistics and also by a series of admirable diagrams. These show that the greatest "co-operative density" lies in the Middle West, New York, the South Atlantic States, and the left bank of the Mississippi, with a small concentrated patch in California, thus coinciding with the areas of grain, cotton, dairy and fruit production. The varying emphasis of membership and volume of trade provides some interesting comparisons. The organisations dealing with each commodity receive separate

treatment, and there are chapters on dividend policy, relations with non-members, and general business methods. The diagrams have also been published separately, considerably enlarged, and form an interesting and instructive series.

A special Report has been issued on the *Co-operative Marketing of Livestock in the U.S.A.* It deals especially with the history and present condition of terminal livestock commission agencies, nearly all of which, it may be noted, are in the Northern Middle West. In some cases these agencies also purchase stock for farmers. The Report gives a detailed practical account of methods of operating, handling of stock, systems of checking sales, etc., also questions of policy, dividends and grants of credit to patrons, with a discussion of past failures and their causes. The Report is illustrated with diagrams and tables.

The United States Department of Labour has issued a Report on the non-agricultural co-operative movement in 1925. This includes consumers' (rural or urban), housing, credit and workers' productive societies. Of these the consumers' movement has developed principally in the Middle West, credit on the Atlantic Coast, and housing in New York City. All these types of society increased rapidly during the war, but since then there has been a period of stagnation. The consumers' movement is small compared with that of Europe, as it has a membership of not more than 700,000. The sales per member, however, are fairly high; but the dividend on purchase is low, not more than 3 to 4 per cent. Their position is a stable one, and some progress is being made; but there is little connection between store and store, and attempts at wholesale trading have collapsed. The most striking development of recent years has been the rapid spread of the urban credit movement, which is described in detail.

*Co-operative Marketing in Missouri* is in the form of a census of co-operation in the state with a history of its development.

It also contains an analysis of the possibilities and limitations of co-operative marketing, varying forms of organisation, and conditions making for success or failure, together with practical advice to existing co-operative societies.

The object of the Report on *The Economic Aspect of Ohio Farmers' Elevators* is to "trace the development and deal with some of the more important management problems" that arise in connection with elevators. The economic background is sketched, and detailed recommendations made on all aspects of management, the technique of grain handling and marketing, co-operative and market policy, with a discussion on failures and the conditions of success, and a short section devoted to business in farmers' requirements.

The *Bibliography on the State Control of Production* is an extremely interesting collection of short references to statutes passed in all civilised countries aiming at the limitation or extension of agricultural output, state monopoly or levy. The material is arranged under commodities, with sub-headings for countries, and includes a few examples of co-operative legislation.

## GERMANY

*Funfzig Jahre Raiffeisen, 1877-1927.* Verlag der deutschen Raiffeisenbank A.G., abteilung Druckerei und Verlag in Neuweid (Rhein), 1927. M. 11.60, post free.

*Handbuch des Genossenschaftswesens.* In vier Bänden. By Professor Dr. Ernst Grunfeld. Halberstadt, H. Meyers Buchdruckerei abteilung Verlag, 1927. M. 42.75.

*Internationales Handwörterbuch des Genossenschaftswesens.* Edited by Professor Dr. V. Totomianz (with articles in French and English). Verlag von Struppe und Winckler, Berlin, W. 35. £3.

*Internationale Statistik der Genossenschaften.* By Dr. Karl Ihrig, with an Introduction by Professor Dr. Martin Fassbender. Verlag von Struppe und Winckler, Berlin, W. 35.

*Die Geschäftsverbindungen zwischen landwirtschaftlichen Erzeugergenosenschaften und Konsumvereinen in Deutschland.* Wirtschaftsausschuss der deutschen Erzeuger und Verbrauchergenossenschaften, Berlin, W. 10, Königin Augusta Strasse, 43 (Pamphlet).

*Die unmittelbaren Geschäftsverbindungen der deutschen Erzeugergenosenschaften und Stadtischen Konsumvereine.* By Dr. Arno Schreiber. Berlin, Steglitz, Kornerstrasse 59, 1926. 17s.

*Die Entwicklung des Zentralverbandes deutscher Konsumvereine in Diagramm* (Pamphlet. Text in English, French and German). 1927.

German co-operative publications of the past year have included one or two important works of reference besides studies of special phases of co-operative activity. A book not precisely in either category is the *Fünfzig Jahre Raiffeisen*, the Jubilee history of the Raiffeisen credit societies. It is published somewhat in the style of a well-designed album, with large pages and numerous illustrations, but contains much solid and very interesting information in the form of articles from several pens. They include a short personal biography of Raiffeisen, histories of the central union and of the fifteen provincial unions, of the Raiffeisen Bank and of the more recent organisation for the supply of farmers requirements. The reader is struck by the part played by the country clergy in this development. Another article traces the early attempts of Raiffeisen to better the conditions of the peasants, his consumers' society and the various semi-charitable societies which followed till he hit upon the form of organisation—the co-operative society—which was perfectly adapted to the needs of those he wished to serve. Later progress is illustrated by maps and graphic statistics. The trade in farmers' requirements has grown and has included goods which are also farmers' produce, such as hay, straw, seeds, etc. Raiffeisen was opposed to the creation of separate marketing societies, but some of the credit societies have undertaken dairies and mills or handle meat products, grain or wine. There are also societies which supply electric

power and light. The Raiffeisen movement has its own printing works, its own auditing, insurance and pension departments. all of which receive attention in the *Fünzig Jahre*. The book closes with an account of Raiffeisenism abroad in Austria, Czechoslovakia, Rumania, Holland, Finland and Japan.

Professor Totomianz has accomplished the laborious task of compiling an International Dictionary of Co-operation, in which every aspect and phase of the movement and every personality connected with it is described in a short article, reference being made easy by an alphabetical arrangement of the material. The bulk of the work is in German, but some of the sections on English or French subjects are in these languages. This seems possibly a mistaken system, as English speakers, for example, are more in need of information on the continental movements than on their own, for which they already have ample material. There is generally, however, a companion article in German covering similar, though not the same ground. In the sections on co-operative theory perhaps somewhat more attention is paid to industrial than agricultural movements, but agricultural co-operation receives due notice in the articles on its founders and on particular countries and organisations. Rather less than justice is done to the agricultural movements of England and Scotland, especially the latter. On the other hand, a very full account is given of the life-work of Sir Horace Plunkett, Raiffeisen, Luzzatti and others, and the work is useful in bringing together a mass of information which would otherwise have to be sought in the most varied publications and languages.

*The Handbook of Co-operation*, edited by Dr. Grunfeld, is an important work which sets out to give a complete account of the co-operative movement in all its forms, from the sociological as well as the economic point of view. The first volume is by Dr. Grunfeld, director of Co-operative Studies in the University of

Halle, and gives a general history and description of the movement. Legal and other definitions of co-operation are discussed and an enquiry undertaken as to what co-operation actually is. A great diversity of type is revealed, and the author considers whether the differences or the similarities discoverable within the movement are the more striking. A history of the movement follows, in which it is traced from its origins in the social economic thought of different countries. There is an interesting critical survey of the modern consumers' movement in Great Britain, though the agricultural movement receives somewhat cursory treatment. German developments are described in full. In the later volumes Dr. Grunfeld's collaborators, Dr. von Gierke and Dr. Hildebrand, deal with other aspects of the subject. Volume II. has not yet appeared, but in Volumes III. and IV. Dr. Hildebrand describes very fully the commercial basis of co-operative activity and the organisation and direction of co-operative commerce. The work is intended to be used as a textbook by students either engaged or about to be engaged in co-operative activities, and a good deal of space is devoted to the economics of commerce and to the place of co-operation in them. Co-operative societies are grouped according to their functions as buyers, sellers, providers of credit, etc., and agricultural societies as such do not receive any separate treatment, though many sections, such as those on policy—commercial, financial, etc., are equally informative from the point of view of the agricultural co-operator. Large-scale co-operative marketing, as exemplified, for instance, by the Wheat Pools, is, however, scarcely mentioned.

Another valuable book recently published in German, though under the auspices of the Hungarian Statistical Society, is the *International Statistics of Co-operation*, by Dr. Ihrig. In this a pioneer attempt is made to deduce an ordered and comprehensive statement from the complicated and unsystematic statistics of

the various national co-operative movements and further to suggest conclusions and point the way to the profitable use of the material collected. After a preliminary chapter on the sources of information and what may be called the terms of reference of the enquiry, the remainder of the work is divided into sections dealing with the Consumers', Credit, and Agricultural movements, together with a fourth section in which it is sought to consider all three simultaneously. In the Consumer and Credit sections, rural as well as urban societies are included, and tables relate to the percentage of different occupations amongst the members. Capital and personnel, prices, sales, sales per member, the growth of movements from year to year, the co-operative movement as an employer of labour, are all expressed statistically. In some cases the information is typical rather than complete. With regard to agriculture, the types of society prevalent in different countries are given, also the type of farmer interested in each. Prices and dividends in sale and purchase societies are compared. There is a special section on creameries, which are taken as representative of societies for processing agricultural produce. As in the work mentioned above, the Wheat Pool and similar developments are unfortunately ignored. The concluding section contains a chapter on the relations between agricultural and consumers' co-operative societies and between societies dealing in credit and those dealing in goods. The author makes suggestions for the future collection and systematisation of the co-operative statistics by the bodies most interested—namely, the International Labour Office, the International Co-operative Alliance, the International Institute of Agriculture, and the International Statistical Institute.

A statistical work on a much smaller scale is the set of tables published in pamphlet form by the German (Industrial) Co-operative Union, illustrating the progress of the German move-

ment. Some curious features are noticeable, such as the rise in members at the end of the war, accompanied by an actual drop in sales. Since, the sales have risen, though membership has slightly fallen owing to depression and probably to the striking off of "paper-soldiers" from the membership lists. The most unsatisfactory feature of the German, as of other European movements, is the reduction of purchases per member which has taken place since the war. The statistics are interesting and clearly set out, but a note might have been added explaining the method by which value has been indicated before, during and after the period of currency inflation.

Two pamphlets have been recently published dealing with the relations between agricultural producers' and consumers' co-operative societies. One has been compiled by the Economic Committee of German Producers' and Consumers' Co-operative Societies, a body formed by the two industrial and the two agricultural co-operative unions of Germany, and therefore entitled to speak with authority on the subject. The trade of the four unions is described with statistics, and the history of past attempts at establishing interrelations is sketched. In 1918 certain proposals were put forward and intertrading has developed to a moderate extent; it is made up almost entirely, however, of agricultural produce passing from producers' to consumers' societies, and no counter-trade is apparent. A variety of goods are handled, both by the German C.W.S. and by its affiliated societies in direct touch with local farmers' co-operatives. Amongst local societies a larger proportion of all commodities, except milk, is purchased from individual farmers. The Wholesale Society, however, purchases as much as 60 per cent. of its butter and 53 per cent. of its potatoes from agricultural co-operative societies in Germany and abroad. The pamphlet concludes with recommendations for the extension of the trade.



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The other pamphlet, by Dr. Schreiber, gives the historical development of interrelations in Germany at greater length, quoting resolutions and discussing the economic and political difficulties involved. It also describes in some detail the trade in potatoes carried on by co-operative societies during the difficult period of inflation, and the subsequent development of the trade in meat and milk. It gives interesting information as to the policy of the German Ministry of Agriculture, which interested itself in the promotion of trade on these lines, and assisted in bringing the parties together and in the formation of the "Joint Economic Committee." The pamphlet is valuable to anyone wishing to study these developments in detail and from the historical rather than the statistical point of view.

### RUSSIA

*The Russian Peasant and the Revolution.* By Maurice G. Hindus. Henry Holt and Company, New York, 1920.

*Village Life under the Soviets.* By Karl Borders. Vanguard Press, New York, 1927.

*Ten Years of Soviet Rule.* By A. I. Rykov. Labour Research Department, 1927. Price 6d.

*Fundamental Statistics of Agricultural Co-operation.* Edited by Knigosoyus. Moscow, 1928 (in Russian).

*The Co-operative Movement in the U.S.S.R. and its Foreign Trade.* By N. Barou. London, 1928. Price 1s.

*Co-operative Movement and Co-operative Banking of U.S.S.R.* By N. Barou. London, 1928. Price 1s.

*Die Konsumgenossenschaften in der U.S.S.R.* By N. Popow. Verlag für Literatur und Politik, Wien-Berlin, S.W. 48.

*Co-operatives in Socialist Construction.* By W. A. Tikhomirov. Pen-vag, Berlin, 1927.

*Modern Ukrainian Co-operation.* Sinaburg and Company, Berlin, 1927.

*Cécauchiri, 1916-1926.* Report of Ten Years' Consumers' Co-operation in Georgia. Tiflis, 1926 (in French).

A good deal has been written in recent years both of Russian agriculture and the Russian co-operative movement. Mr. Hindus' book on *The Russian Peasant and the Revolution* provides a basis for the study of the subject. It gives a full and intimate account, evidently largely from personal experience, of the past history and status of the Russian peasant, his social and legal conditions, his relations to the State, his chances of education and the alternatives of wage labour and emigration before him. The picture painted is dark, and though the facts are no doubt true, there is an impression that the contrast with American comfort has been in some degree forced and allowance made for the American feeling of almost Shakespearian contempt for the "peasant." There is an analysis of the pre-revolutionary attitude of the Russian peasant to politics, his unshaken belief that the land belonged to those who worked it, and his indifference or hostility to the State. The effect of the war and the agrarian policy of the successive revolutionary governments is traced. In this latter section it does not appear that the author writes from personal experience, but his sketch of legal and economic changes is informed by a knowledge of the circumstances upon which they operated. He insists that a sharp limit exists to the land which can be distributed among the peasants, and that further progress must be technical and mechanical. The book only reaches midway in the Communist experiment, some years before the introduction of the NEP, so that its useful chapter on Russian co-operation, while tracing its pre-war history and its dissolution and re-creation under communism, says nothing of its later adoption as the centre-piece of Russian agrarian policy.

The story is carried on in Mr. Borders' *Village Life under the Soviets*, a book forming one of a series of studies of Soviet Russia issued by the Department of Social Service of Yale University. The author has been much in Russia between 1922 and 1927,

both as a relief worker and on the Soviet Reconstruction Farms. He, too, gives a brief historical survey of his subject, followed by an exact account of the Russian village of today and its people. It is noticeable that the picture is much less depressing than that of Mr. Hindus, and it would be interesting to know how much this betokens a real progress and how much it is due to the temperament of the two writers. The Soviet land system is described, with the old Russian village life which often causes the peasant to live at many miles' distance from his holding, and the opportunities of renting land and hiring labour are discussed. The bogey of all agrarian countries, the village usurer, makes his appearance. Some of the most interesting pages are devoted to an account of the various attempts, generally successful, at community farms, co-operative farms and artels. It is interesting to learn that success in these cases has generally been attributable to a single strong and devoted leader. Co-operation in the more general sense receives its share of attention, and it is observed that the principal drag on co-operative progress has been the lack of competent managers. Other chapters describe the Soviet system as it works in rural areas, the influence of the church or churches, the educational and youth movements, and the Government's campaign of agricultural instruction and propaganda, carried on by books and posters, by an excellent agricultural press, and by the Government's experimental farms and schools. The book is written with humour and humanity, and should be read by all students of rural sociology as an impartial account of an extraordinarily interesting experiment.

*Ten Years of Soviet Rule* is described as "An Economic, Social and Political Survey of the Soviet Government's Achievements from 1917 to 1927." It is useful as giving an official statement of the Soviet's agrarian policy—the protection of the poorer peasants and their rapprochement with the town workers, control

of the power of dealers and usurers, "the transformation of small farming on the basis of co-operation."

*Co-operation in Socialist Construction* shows how co-operative development takes its place in the general scheme of Russian economic life. It is a popular and romantic account of the rise of the co-operative movement through the succeeding trials of revolution, civil war and famine, but it also gives a good deal of information on the various forms of co-operation, consumers' agricultural (including the various types of joint farming) "craft co-operation," fishing and hunting, disabled men's societies, insurance, education, banking. Co-operative education and the utilisation of films and wireless is described, and the booklet concludes with reference to women's place in co-operation and to the youth movement.

An attempt has been made to present a complete statistical account of the agricultural movement, a project which has been made possible by a unification in the system of co-operative accounting. The number of unions, societies and members is given, divided according to the commodity handled—dairy produce, beetroot, fruit and vegetables, tobacco, potatoes. Collective farming also receives attention, as do the societies supplying agricultural machinery, breeding and seed-cleaning societies, etc. The number of tractors in the U.S.S.R. today is given as 20,300, of which 62 per cent. are in co-operative hands. Summary balance sheets are given and tables of merchandise in circulation. The sale of farm products much exceeds the supply of requirements, and has more than quadrupled in the last four years. The pamphlet concludes with tables on imports and exports and a directory of co-operative unions.

Mr. Barou's pamphlet on *Foreign Trade* of the Russian co-operative movement gives a full account of the agricultural and consumers' societies of the U.S.S.R., and the striking propor-

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tion of trade which they undertake both in catering for the agricultural population and in selling its produce. The author describes the produce available for export, banking facilities, and the destination of various exported commodities. Imports would appear to consist principally of tropical produce, textiles and agricultural machinery. A chapter deals with intertrading with foreign co-operative organisations, and with ventures such as the Russo-British Grain Company.

Mr. Barou has also written a very interesting pamphlet on the part played by the Co-operative Banks in the Russian movement. It includes a sketch of the financial development, generally the weakest side of the Russian co-operative movement, and a history of the all-Russian Co-operative Bank from its foundation in 1908, through its nationalisation and subsequent reorganisation during the revolutionary period, and its progress year by year since that time. Somewhat similar adventures befell the Co-operative Bank of the Ukraine. Of special interest are the chapters on the Moscow Narodny Bank in England and its work in financing Russian exports and imports. The pamphlet concludes with valuable discussions on the policy of the Bank, the possibility of creating an International Co-operative Bank, and other problems of co-operative banking viewed in the light of Russian experience.

*Konsumgenossenschaften in der U.S.S.R.* is a short history in German of the consumers' movement, giving also an account of its status in Soviet economy and its internal structure with its curious triple division, based on the occupation rather than the location of its members, into urban, agricultural and transport. The pamphlet contains a fairly full account of the agricultural consumers' organisation and the "rural betterment" side of its activities. There are also chapters on central organisation, production and international trade.

The Report on Modern Ukrainian Co-operation begins with

a summary of the national history of the Ukraine and its relation to the Russian revolution, also of the economic possibilities and agricultural resources of the country. The history of the co-operative movement is then given through the successive periods of Czarism, Communism and the NEP; statistics are given and an attempt made to assess its influence in agriculture, industry and life. In the agricultural as in other fields its activities have grown more rapidly than its reserves, and the long credit required by farmers has had its reactions on co-operative finance. The Ukrainian movement has been active in its educational work, organising both juvenile and adult schools, publishing books, and establishing a co-operative museum. The book is not easy reading, as the translation into English is more strange than beautiful, but the facts it conveys are of considerable interest.

*Cécavchiri* is a history (in French) of the Georgian co-operative consumers' movement in the last ten years. Controversy has raged round the part played by the Soviets in the Georgian movement, and it is interesting to have a statement from the point of view of Soviet partisans. The movement was founded during the war and has passed through many vicissitudes, reflected in the rise and fall of membership and turnover. In 1926 a definite recovery would seem to have set in, accompanied by a tendency to reduce the number of small detached societies and create the large multi-store organisation. The Report also touches on education, the co-operative Press, and international relations. It is illustrated with a number of photographs, some of fezzed and sabred co-operators bearing very distant resemblance to the pioneers of Rochdale.

## OTHER COUNTRIES

*La Co-opération dans les Pays Latins.* By Professor Charles Gide, 1920-1927. Association pour l'Enseignement de la Co-opération, 85 rue Charlot, Paris. Price 12 francs.

*La Législation des Co-opératives en Grèce.* By Christophe P. Kyritsis. Ernest Sagot et Cie, 19 rue Cujas et 10 rue Victor Cousin, 1927. Price 6s.

*Konsumgenossenschaftswesen in Schweden.* By Anders Hedberg. Kungl. Boktryckeriet. P. A. Norstedt and Söner, Stockholm, 1927.

*Trentième Rapport Annuel de l'Union Suisse des Paysans,* 1927. Brougg Secrétariat des Paysans Suisses, 1928.

*Boerenbond Belge ou Ligue des Paysans.* Report by Monseigneur Luytgaerens, Louvain. Imprimerie J. Wouters-Ickz, 76 rue de Namar, 1927.

*Co-operative Banking in Finland.* Helsinki, Yhteiskirjapaino Osakehtio, 1928.

*A Short Review of the Work of the Year, 1926.* Centralo Savienība "Konsums," 1927.

*Gada Grāmata.* Annuaire de la Co-opération de la Latvie. Riga, Latvijas Ko-operatīva Kongresu padomes izdevums, 1928.

*La Co-opération Agricole en Pologne.* Confédération des Unions des Co-opératives Agricoles de la République de Pologne, 1927. Zakl. Graf. Prac. Druk., Warszawa, Nowy swiat, 54.

*The Co-operative Wholesale Society Limited, of Prague.* Karlin, 1926.

*Village Uplift in India.* By F. L. Brayne, M.C., I.C.S. Published by the Rural Community Council, Gurgaon. Price Rs. 2.

Professor Gide has discovered that co-operation is "a strange plant which flowers and fruits in the North, but only vegetates in the South." In his book on *Co-operation in the Latin Countries* (Italy, Spain, Roumania, Latvia, America) he attempts to account for this phenomenon. Is it climate, or the difference in diet, absence of coal measures, Catholicism or political instability? Professor Gide does not find grounds for a cut-and-dried explanation, but proceeds to a survey of the actual co-operative movements in the countries he has chosen. In the case of Italy, much space is necessarily devoted to the disastrous conflict of the

Italian consumers' movement with the Fascist regime. The rise of the movement is described, its widespread success, and at the same time its weaknesses—lack of cohesion, undue reliance on state finance, the existence of spurious co-operative ventures. The Fascist catastrophe followed, and the old consumers' movement has been practically wiped out. Other forms of co-operation have met with by no means so drastic a fate, and agricultural co-operation of various types continues to flourish. In Spain the characteristic co-operative undertaking is the agricultural credit society, linked with the "posetos"—the communal granary, a mediæval institution which has been rescued from decay and adapted to modern needs by co-operative organisation. Here and there in Spain, too, it is interesting to read of flourishing co-operative colonies engaged in viticulture and market gardening. Housing co-operatives and the "lineal city"—the string of houses drawn out like a tape measure across the country—are also Spanish developments. The peculiarity of Roumanian co-operation is the close relation in which it stands to the State, an arrangement which the author does not regard with unmixed approval. Joint farming here, it may be observed, has met with little success. Professor Gide is one of the few who can write on economic subjects with charm as well as lucidity of style, and his book is an attractive study of a rather neglected field of co-operative activity.

Except for a short appendix in Professor Gide's book, the co-operative movement of Greece has received little literary comment. The most complete account yet published is to be found in M. Kyritsis' study of *Greek Co-operative Legislation*. So far from confining himself to the legal aspects of the movement, the author opens his thesis with a general survey of co-operation in all its forms, before passing on to the history of the Greek movement from the isolated and abortive efforts of the early



nineteenth century, through a long period of failure and stagnation, to the reawakening of interest in rural credit and wine-growers' societies about 1900. An analysis of the law of 1915 follows, together with a description, with statistics, of the great Co-operative expansion which followed its passage. It is remarkable that agricultural credit and urban productive societies should be most numerous, followed by agricultural sale, that is the marketing of milk, oil, wine, raisins, figs, tobacco, fruit, silk, honey, etc. The book winds up with a summary and the interesting conclusion that in Greece good legislation has preceded and promoted the growth of a thriving co-operative movement.

The Latvian Central Co-operative Union has published an illustrated *Short Review* of its activities, its aims and membership, its administration and its productive works. It is nominally a consumers' organisation, but nearly all its members are agriculturists, and it supplies agricultural machinery and sells flax, corn, butter, meat and other produce both at home and abroad. It has a considerable place in the foreign trade of Latvia, handling as much as 84 per cent. of the total meat export and 30 per cent. of the import of artificial manures. Some supplementary figures have been published in 1927, and the Union's *Year Book* for 1928 contains yet more recent statistical information, the headings of which have been printed in French, though the text is in the Latvian language.

The Swedish Consumers' movement, both urban and rural, is amongst the most successful in Europe. The records of its achievements is set out in Mr. Hedberg's book in all its aspects. There is also a discussion of co-operative problems such as price policy, sales to non-members, etc. The book is well illustrated and includes photographs and descriptions of the Swedish Wholesale Society's great flour mills, the "Three Crowns" and the "Three Lions," and pictures from co-operative newspapers and

films. There is also an account of the Society's successful struggle with the margarine trust, a feat in which they may take a just pride.

A short history of the Polish co-operative movement is a useful addition to our information on Central European movements. Even as early as the beginning of the eighteenth century something resembling co-operative credit societies appeared, to be followed by insurance societies and a sort of Ralahine experiment. Industrial co-operation began in the nineteenth century, and co-operative legislation was soon after introduced. Today there are rural credit societies and banks, consumers' societies both urban and rural, some five hundred creameries, and 164 agricultural supply and sale societies. Much of this is a post-war growth. A Central Union provides a link between many of these activities, and there is an Auditing Union on the German model.

The Czechoslovakian Co-operative Wholesale Society has published its statistics, together with a very brief history and account of its different enterprises in German, French and English. A balance sheet is included and figures showing progress since 1910. It is noticeable that nearly all production is in foodstuffs, flour-milling predominating. Some supplementary figures have been published in 1927.

The statistics of the Finnish Co-operative Banks (also issued in French, German and English) make an interesting study. They include general statements and summarised profit and loss accounts and balance sheets of both local and central banks. The progress shown is very remarkable, loans having practically doubled every two years.

The Annual Report of the Belgian (Catholic) Peasants' League contains a good deal of interesting material. The League itself is not precisely a co-operative organisation, and it aims as much at the moral as the agricultural progress of the peasant. It works

through local "guilds," women's unions and circles of young people. It has also a service for the inspection of co-operative dairies and a committee for fixing the price of milk, and gives its assistance in electrical and land drainage operations. Another side of its activities is the trade in manures, feeding stuffs and machinery, and the sale of potatoes, butter, eggs, fruit and vegetables. Its organisation includes a credit bank and an insurance department.

The Swiss Peasants' Union has points in common with its Belgian counterpart, but it is even less a co-operative concern and closer in type to a body like the British National Farmers' Union. Its Report contains a record of work on prices, freights and tariffs, the elimination of competition amongst farmers, the promotion of viticulture, etc. There is a review of cheese and butter marketing in Switzerland and some notes on agricultural credit, but hardly any allusion to the Swiss agricultural co-operative movement.

Mr. Brayne's essay in the uplifting of rural India is not so much a book as an assorted armoury for propagandists, a kind of knife, corkscrew and chisel combination with which the reformer may set to work on a time-hardened crust of ignorance, disease, indebtedness and prejudice. Here are surveys of the rottenness in the state of Gurgaon, visions of its future bliss, plans for immediate organisation, and "notes for speakers" on the approved Socialist plan. Taken all together these also give to the general reader a good picture of a section of the Indian countryside and of the devoted pioneering work which is being carried out there.

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# STATISTICAL CENSUS OF ORGANISATIONS



## STATISTICAL CENSUS OF ORGANISATIONS

WE publish again a revised census of agricultural co-operative organisations in the Empire. This is done mainly in response to the interest shown in these tables by the organisations themselves. At the same time, owing to the difficulties of compilation, this revision is again open to much criticism. For statistical purposes it is incomplete, we know, as regards the listing of organisations in several parts of the Empire; for others, financial returns are lacking and in some cases are trivial; and, owing to confusion of financial years and the evident repetition of figures already received and published, the tables do not represent the business operations of any one year. We therefore purpose leaving the present revision to stand as the best obtainable record of the detailed organisation and business of agricultural co-operation in the Empire until such time as greater facilities afford the opportunity of compiling a complete and uniform census. Meanwhile a summary of organisations by countries and commodities will be prepared on the lines of that which is given for the Union of South Africa in the article by Mr. Jacklin, with the addition of whatever other particulars may be generally available in similar form.



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## KEY TO HEADINGS

**A = Names and addresses of societies, companies, or federations.**

**B = Year of organisation.**

**C = Whether on basis of "one man one vote."**

**D = Is interest on capital limited ?**

**E = Number of members in society or of societies in federation.**

**F = Purposes of society or federation (credit, insurance, production, marketing, trading, etc.).**

**G = Nature of produce or commodity.**

**H = Capital.**

**I = Total value of sales, loans, or premiums in 1927 or last completed year.**

# BRITISH ISLES

## ENGLAND AND WALES

### DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
ndale Farmers, The Dairy, endale, Northumberland	—	Yes	No	328	Manufacture	Dairy produce	2,719	30,987
by Folville Co-op. Dairy, aby, near Melton Mowbray	—	"	"	25	"	"	1,204	12,536
ow-in-Furness and District iry Farmers' Co-op. Soc., Theatre View, Ulverston	—	"	Yes	80	"	"	3,210	7,972
homley Farmers' Dairy, slington, Crewe	—	"	No	168	"	"	6,293	20,621
iew District Farmers' Co- e, The Beaches, Berriew, n.	—	"	"	29	"	"	960	—
pool and Fylde Farmers' e Milk Supply Assoc., 104, ton Street, Blackpool	—	"	"	36	"	"	1,756	39,509
lsford and District Dairy mers' Assoc., The Factory, ilsford, Derby	—	"	"	97	"	"	3,761	64,871
ws and District Dairy oc., Broneirion Cottage, idinan, Mon.	—	"	"	9	"	"	81	838
bridgeshire Farmers' Co- Creamery, 22, St. Andrew's et, Cambridge	1926	"	Yes	—	"	"	—	—
arthen Dairy Farmers, The ners' Factory, Pensarn d, Carmarthen	—	"	No	8	"	"	—	12,034
ester and District Milk ucers, 53, East Street, hester, Sussex	1925	"	Yes	—	"	"	—	—
on Basset and District y, The Dairy, Colston et, Nottingham	—	"	No	49	"	"	1,042	16,923
vall County Farm and y Co-op., Treloquithack, ton	—	"	Yes	134	"	"	1,679	30,667
y Dairies, 86, Westgate st, Gloucester	—	"	No	9	"	"	358	5,427
Farmers' Co-op., Buxted, Road, Buxted, Uckfield, ex	—	"	"	55	"	"	1,292	—
shire Farmers, Ltd., 19, market, Derby	1919	"	"	1,390	"	"	42,640	164,615
Sterndale and Longnor y Assoc., Glutton Bridge, Sterndale, Buxton	—	"	Yes	71	"	"	652	9,385

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
East Suffolk Farmers' Co-op., High Street, Wrentham, Lowes- toft	1924	Yes	Yes	8	Manufacture	Dairy produce	204	11,285
East Sussex Dairy Farmers, 197, High Street, Lewes	1924	"	No	380	"	"	2,213	530
Farmers' Assoc., 20, Cheriton Place, Folkestone	1924	"	"	20	"	"	3,900	1,300
Farmers' Clean Milk Dairy, 16, Greyfriars Road, Reading	—	"	Yes	23	"	"	2,070	16,294
Flintshire Farmers, The Pant, Caergwile, Wrexham	1925	"	No	51	"	"	1,296	2,910
Frodsham Area Surplus Milk, Main Street, Frodsham, War- rington	—	"	"	271	"	"	5,590	736
Gloucester Farmers' Milk Depot, 45, Westgate St., Gloucester	—	"	"	388	"	"	4,522	70,784
Great Barton and Dist. Agric. Co-op., The Nest, Bury St. Edmunds	1925	"	"	27	"	"	55	962
Guaranteed Milk, Elmalie, 1926 Burke's Road, Beaconsfield	1926	No	"	—	"	"	—	—
Gwernaffield Co-op. Dairy, The Factory, Gwernaffield, Mold	—	Yes	"	16	"	"	200	—
Haltwhistle Co-op. Creamery The Creamery, Haltwhistle, Northumberland	—	"	"	118	"	"	698	3,402
Harby Farmers' Dairy, Harby, Melton Mowbray	—	"	"	14	"	"	666	6,889
Harpenden Dairies, 4, High St., Harpenden, Herts	—	"	"	15	"	"	2,570	18,493
Haverfordwest Dairy Farmers, Salutation Sq., Haverford- west	—	"	"	9	"	"	—	93
Horsham Road Co-op., The Creamery, Horsham Road, Eastbourne, Sussex	—	"	"	108	"	"	3,392	22,620
Horsham Milk Producers, Mun- han Farm, Barns Green, Horsham	1925	"	Yes	74	"	"	358	—
Minster and District Farmers' Co-op., Station Road, Ilmin- ster, Somerset	—	"	No	298	"	"	7,588	71,453
Monkton Farmers, 14, Fletcher Gate, Nottingham	1924	"	"	62	"	"	730	12,059
Munckton Lewannick and Dis- trict Farmers, St. Thomas Road, Launceston	—	"	"	121	"	"	3,974	11,414
Nedbury Agric. Co-op., New Street, Ledbury	—	"	"	169	"	"	5,162	28,207
Norfolk Farm Dairy, Horsham	—	"	"	38	"	"	1,155	15,401
Northyrnog Cheese Factory, Landyrnog, Denbigh	—	"	"	46	"	"	1,688	3,192
Orangedwyn Farmers' Co-op. Cheese Assoc., The Factory, Orangedwyn, Oswestry	—	"	Yes	32	"	"	487	2,830

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
Llanbyther Agric. Co-op., The Stores, Llanbyther	1903	Yes	No	378	Manufacture	Dairy produce, eggs, and poultry	1,225	33,050
Long Clawson Dairy, The Dairy, Long Clawson, Melton Mowbray	—	„	„	87	„	„	1,726	33,097
Manifold Valley Dairy Assoc., The Factory, Sheen, Buxton	—	„	Yes	33	„	„	126	12,678
Masham Farm Dairy Co-op., Wellgarth Dairy, Masham, Ripon	1926	„	„	—	„	„	—	—
Melton Mowbray Dairy Farmers, The Dairy, North Street, Melton Mowbray	—	„	No	48	„	„	1,634	13,170
Midland Dairy Farmers, 98, Lennox Street, Birmingham	—	„	„	304	„	„	20,075	119,958
Middlewich and District Farm Dairies, Kinderton Street, Middlewich, Cheshire	—	„	„	—	„	„	—	—
Nerquis and District Co-op. Cheese Making Society, Waen Farm, Nerquis, Mold	—	„	„	34	„	„	561	1,875
North Seaton Co-op. Farming Society, The Dairy, North Seaton Colliery, Newbiggin, Northumberland	—	„	Yes	174	„	„	504	1,864
Oxfordshire Dairy Farmers, 106, Bullington Road, Oxford	—	„	No	15	„	„	1,970	18,011
Prion Co-op. Dairies, Prion Co-op. Dairy, Denbigh	—	„	„	27	„	„	313	371
Scaford Dairy, The Dairy, Scaford, Melton Mowbray	—	„	Yes	43	„	„	786	7,901
Skelldale Co-op. Dairy, Ripon	—	„	No	8	„	„	43	1,901
Seamton Creamery, The Creamery, Great Smeaton, Northallerton	—	„	„	44	„	„	351	5,187
South Wales Mutual Dairy Societies' Premises, Peasarn Road, Carmarthen	—	„	„	4	„	„	200	20,361
South Wilts Milk, Corn Exchange, Salisbury	1926	„	Yes	—	„	„	—	—
Sparkford Vale Co-op. Dairy, Home Farm, Sparkford, Bath	—	„	No	221	„	„	11,558	105,647
Stathern and District Dairy, The Dairy, Stathern, Melton Mowbray	—	„	„	37	„	„	1,269	12,137
Steyning Co-op., The Dairy Factory, Upper Beeding, Sussex	—	„	„	90	„	„	426	51
Sturminster Newton and District Farmers, Station Road, Sturminster Newton, Dorset	1913	„	„	479	Manufacture and trading	Dairy produce and requisites	19,598	147,098
Sussex Dairy Farmers, 197, High Street, Lewes	—	„	„	16	Manufacture	Dairy produce	80	—
Fryddyn Co-op. Dairies, The Dairies, Tryddyn, Mold	—	„	„	19	„	„	147	484



# BRITISH ISLES

A	B	C	D	E	F	G	H	I
Tiptree and District Fruit Growers' Assoc., Northcote, St. Luke's Chase, Tiptree, Essex	—	Yes	No	59	Marketing	Fruit	£ 3	£ 1,050
Welford-on-Avon Growers, Welford-on-Avon, Stratford-on-Avon	—	"	"	101	"	"	65	6,427
Worcestershire Farmers, 59, Broad Street, Worcester	—	"	Yes	742	"	"	13,754	93,070

## EGG AND POULTRY SOCIETIES

Anglesey Egg Collecting Depôt, The Station, Llanfairpwll, Anglesey	—	Yes	Yes	799	Marketing	Eggs and poultry	1,660	11,087
Askett Agric. Co-op. Soc., Ich-nield, Bungalow, Princes Ris-boro', Bucks	—	"	No	14	"	"	28	225
Beaminster and District Collecting Depôt, Fleet St., Beaminster, Dorset	—	"	Yes	223	"	"	341	8,113
Boncath and District Poultry and Produce Soc., Mercantile Yard, Boncath, Pembroke	—	"	No	265	"	"	175	2,134
Burwarton Poultry Soc., Cleobury North, Bridgnorth	—	"	Yes	133	"	"	1,066	4,270
Devizes and District Poultry Soc., Monday Market Street, Devizes	1908	"	"	613	"	"	273	21,447
East Devon Agric. Produce Soc., Sidmouth Junction, Honiton	—	"	"	145	"	"	364	8,844
Framlingham and Eastern Counties Co-op. Egg and Poultry Soc., Burrell Road, Ipswich	—	"	"	6,104	"	"	14,243	155,905
Granston and District Egg Collecting Depôt, Trellys-y-coed, Fishguard	—	"	No	39	"	"	14	—
Haverfordwest Egg Depôt, The Dingle, Haverfordwest	—	"	"	71	"	"	57	667
Isle of Wight Egg and Poultry Supply Depôt, 29, Chapel St., Newport, Isle of Wight	—	—	Yes	76	"	"	191	4,882
Newport Pem. Egg Producers, The Glen, Newport, Pembroke	—	Yes	No	67	"	"	43	10,629
Stamford and District Co-op. Egg and Poultry Soc., High Street, Stamford	—	"	"	475	"	"	480	11,501
St. Austell and District Co-op. Egg and Poultry Soc., Trewoon, St. Austell	1914	"	"	64	"	"	71	789
St. Gennys and District Produce Society, Jacobstowe, Stratton	1911	"	Yes	103	"	"	90	1,685
Underley Poultry Keepers' Trading Soc., 9, Main Street, Kirkby Lonsdale, Carnforth	—	"	No	117	"	"	144	698



# BRITISH ISLES

	A	B	C	D	E	F	G	H	I
								£	£
Blauenpennal and District Agric.	1912	Yes	No	894	Trading	Requisites	2,129	33,613	
Co-op. Society, Tregaron Stores, Cardigan									
Brandsby Agricultural Trading Association, The Depot, Railway Street, Malton	—	„	Yes	684	„	„	4,759	77,747	
Buckingham Agric. Trading Assoc., The Store, Buckingham	—	„	„	212	„	„	1,401	22,047	
Builth Farmers' Assoc., King St., Builth Wells, Breconshire	—	„	No	35	„	„	294	2,724	
Burnley Small Holders' Assoc., Brunshaw S.H., 1, Greenfield Road, Burnley	—	„	„	118	„	„	115	8,757	
Caerphilly and District Agric. Co-op. Soc., Cwarra Mawr, Caerphilly, Cardiff	—	„	Yes	38	„	„	28	—	
Calder Vale Agriculturalists' Trading Soc., Elland Mills, Elland, Yorkshire	—	„	No	315	„	„	10,548	50,872	
Cardmarthen Farmers' Co-op. Soc., The Stores, Cardmarthen	—	„	Yes	2,401	„	„	25,143	177,463	
Cheddar Valley and District Fruit Growers' Assoc., Fernwood, The Barrows, Cheddar, Somerset	—	„	No	178	„	„	22	—	
Chepstow Farmers, Tredegar Chambers, Newport, Mon.	—	„	„	248	„	„	13,710	66,941	
Cheshire, Shropshire, and North Wales Farmers' Supply Assoc., 36, High Street, Nantwich	1871	„	Yes	879	„	„	26,119	184,704	
Chester and District Farmers' Trading, Queen's Wharf, Cow Lane, Frodsham St., Chester	1919	„	No	143	„	„	8,150	66,852	
Cirencester Farmers' Assoc., 7, Park Street, Cirencester	—	„	Yes	138	„	„	202	15,979	
Clynderwen and District Farmers' Assoc., Co-op. Stores, Clynderwen, Pem.	—	„	No	1,205	„	„	5,197	89,395	
Clyanog Fawr Farmers' Assoc., Gwynfa, Penygroes, Carm.	—	„	Yes	134	„	„	199	8,376	
Coalville and District Farmers' Assoc., Central Chambers, Leicester	1917	„	No	36	„	„	223	1,543	
Cornwall Farmers, Old Mansion House, Truro, Cornwall	—	„	Yes	582	„	„	16,031	146,909	
Corwen and District Farmers' Assoc., Plasynddol, Corwen	—	„	No	111	„	„	123	6,127	
Crich and District Agric. Co-op. Soc., Chestnut Bank, Fritchley, Derby	—	„	„	82	„	„	159	1,441	
Croft and District Farmers' Assoc., Kirby Villa, Fern Head, Warrington	1925	„	Yes	55	„	„	20	366	
Crymmych and District Farmers' Assoc., Co-op. Store, Crymmych, Pem.	—	„	„	121	„	„	1,195	29,251	



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
ry and District Agric. Society, The Stores, ery, Carmarthen	—	Yes	Yes	218	Trading	Requisites	218	11,856
ul Agric. Farmers' Llandyssul, Carm.	—	„	No	483	„	„	337	16,811
ne and District ' Assoc., Yellow Wells, Cardiff	—	„	„	36	„	„	256	3,930
and District Farmers' Coldstream St., Llanelly	—	„	Yes	512	„	„	1,952	31,583
en and District Agric. Soc., 3, Church Street, deudraeth, Merioneth	—	„	No	209	„	„	72	7,704
ch and District Agric. Society, The Stores, och, Carmarthen	—	„	Yes	227	„	„	150	18,593
yd Farmers, 16, Mae-, Maesteg, Bridgend	—	„	„	77	„	„	20	3,148
s Farmers' Co-op. Soc., ores, Station Yard, es, Mont.	—	„	„	76	„	„	250	8,010
District Agric. Co-op. op. Stores, Plough lanrwst, Denbigh	—	„	No	170	„	„	767	8,624
igel, Pandy, and Dist. Co-op. Soc., Glannant, Abergavenny	—	„	„	54	„	„	31	559
Agric., The Stores, Llanilar, Aberystrwyth	—	„	Yes	41	„	„	5	192
el and District Farm- stormel, Lostwithiel,	—	„	No	63	„	„	1,703	3,000
Farmers, 1, Cable ancaster	—	„	Yes	651	„	„	27,682	146,120
District Farmers' Co- ty, Agricultural Store,	—	„	„	441	„	„	6,620	52,549
ld and District Farm- ling Soc., Union Corn Stanley Street, Mac-	—	„	„	301	„	„	13,917	68,968
ric. Co-op. Soc., The nington, Whitchurch,	—	„	No	303	„	„	3,396	34,353
z and District Agric. ociety, Co-op. Stores, g, Merioneth	—	„	„	163	„	„	119	4,484
r and District Farm- p. Assoc., 102, High anchester	1913	„	Yes	575	„	„	17,417	156,741
ric. Co-op. Preswylfa, Blaenau Festiniog	—	„	No	190	„	„	194	4,557
and Wingland Agric. Assoc., Jephson Hall, Cross Keys, King's	—	„	Yes	182	„	„	575	13,337

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
Mid-Cheshire Farmers' Co-op. Soc., 2, Canute Place, Knutsford	—	Yes	Yes	621	Trading	Requisites	9,921	69,231
Mid-Glamorgan Farmers, Old Foundry, Bridgend	1919	„	„	416	„	„	4,500	28,015
Midland Farmers' Co-op. Assoc., Corn Exchange Chambers, Thurland St., Nottingham	—	„	„	936	„	„	1,311	63,194
Monk Sherbourne, Pamber, and District Agric. Co-op. Society, Woodgates, Monk Sherbourne, Basingstoke	—	„	„	20	„	„	2	—
Montgomeryshire Farmers' Association, Wesley Street, Newtown, Montgomery	—	„	No	633	„	„	9,061	47,289
Nant Machno and Dist. Agric. Co-op. Soc., Ty-n-y-Ddol, Penmachno, Bettws-y-Coed, Carn	—	„	Yes	141	„	„	749	5,665
New Forest Agric. Co-op. Soc., Marley House, Netley Marsh, Southampton	—	„	No	440	„	„	2,768	20,927
New Quay, Llandyssul Agric. Farmers' Store, New Quay, Llandyssul	—	„	Yes	160	„	„	522	6,899
Newark Farmers, 38, Middlegate, Newark	—	„	No	127	„	„	2,563	16,538
North Cardiganshire Farmers' Co-op. Society, 27, Chalybeate Street, Aberystwyth	—	„	„	323	„	„	1,551	14,349
North Devon Farmers' Wharf, Barnstaple Street, Bideford	1919	„	„	287	„	„	4,389	33,660
North Notts Farmers, Bridge Place, Worksop	1918	„	„	690	„	„	14,368	112,250
North-West Anglesey Co-op. Soc., The Station, Rhosgoch, Anglesey	1912	„	„	348	„	„	212	9,155
Northallerton Agric. Club Trading Assoc., Upper Assembly Room, Golden Lion Hotel, Northallerton	—	„	Yes	188	„	„	75	7,999
Northamptonshire Farmers, 14, Guildhall Road, Northampton	—	„	No	495	„	„	18,588	113,322
Northern Agric. Co-op. Society, 26, Clayton Street West, Newcastle-on-Tyne	—	„	„	300	„	„	14,385	91,116
Nursery Trades' Bank Corner, 73, Turners Hill, Cheshunt, Waltham Cross	—	„	„	156	„	„	1,438	32,325
Oldham and District Farmers' Provender Supply, Dickinson Street, Oldham	—	„	Yes	88	„	„	2,484	21,827
Oldham Poultry League, 3, Sharples Hall St., Oldham	—	„	No	96	„	„	493	2,083
Oxfordshire Farmers, 12, Beaumont Street, Oxford	1920	„	Yes	386	„	„	6,495	72,141

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
f Tivvy Agric. Society, Stores, Priory Street, gan eld and District Farmers, al Cornmill, Pincham St., field rough District Agric. . Soc., House of Mr. G. , Burycroft, Wanborough, on kshire Farmers, Guild , Stratford-on-Avon n Farmers, Station Yard, , Surrey reconshire Farmers' As- , Ship Street, Brecon Cumberland Farmers' g Soc., 140, Queen St., aven evon and North Corn- rners, Stanhope Hotel, orthy lamorgan Farmers' As- The Station, Llangyfe- wansea, Glam. Hereford and Radnor rs, Oddfellows' Hall, Street, Kington dland Farmers' Assoc., ster rrey Farmers' Assoc., Buildings, Woodbridge uildford l and District Agric. Soc., Co-op. Stores, d, Southampton Rhyn Farmers, Prees- , Weston Rhyn, Os- y Farmers, 4, Ashfield, by, Yorkshire District Farmers, Corn Mill, Whalley, rn le Farmers' Trading Leathley Mill, Otley and District Farmers' Soc., Loftus, Yorkshire l Farmers' Co-op. Soc., res, Whitland, Carm. Agric. Co-op. Soc., Road, Melksham District Agric. Co-op. ctoria Buildings, Mey- set, Dolgellay	—	Yes	Yes	873	Trading	Requisites	£ 492	£ 30,101
1919	„	No	106	Trading and marketing Trading	Requisites and produce Requisites	2,803	24,035	
1912	„	„	42	„	„	108	607	
—	„	Yes	507	„	„	21,591	53,028	
1911	„	„	223	„	„	1,100	16,024	
—	„	„	456	„	„	5,270	24,192	
—	„	„	664	„	„	17,293	175,780	
1919	„	No	465	„	„	9,412	89,381	
—	„	Yes	187	„	„	381	11,267	
—	„	No	93	„	„	2,773	9,558	
1902	„	„	1,246	„	„	20,118	117,108	
1907	„	Yes	549	„	„	743	53,073	
—	„	No	41	„	„	99	764	
—	„	Yes	89	„	„	759	11,828	
—	„	No	104	„	„	1,009	7,771	
—	„	Yes	107	„	„	3,527	23,346	
—	„	„	235	„	„	169	23,138	
—	„	No	231	„	„	7,574	28,424	
—	„	„	165	„	„	2,156	21,796	
—	„	Yes	970	„	„	6,663	52,964	
—	„	„	90	„	„	56	1,550	

# BRITISH ISLES

A	B	C	D	E	F	G	H	
Woodham Co-op. Society, 64, Finsbury Pavement, London	—	Yes	No	14	„	„	£ 41	£ —
Wortley and Tankersley Farmers' Co-op. Soc., 130, Tankersley, Barnsley	—	„	„	89	„	„	24	3,146
Wrexham and District Farmers' Co-op. Trading Soc., Charles Street Mills, Wrexham	—	„	No	217	Trading	Requisites	9,600	47,603
Wyke and District Trading Soc., 92, Town Gate, Wyke, Bradford	—	„	„	136	„	„	196	4,129
Wynnstay Farmers' Association, Bronwyfya, Llansantffraid, Montgomery	—	„	„	537	„	„	5,428	34,737
Yorkshire Farmers, 51, Skeldergate, York	—	„	„	810	„	„	37,381	395,145
Ysbytyyifan Farmers' Assoc., Penybont, Ysbytyyifan, Bettws-y-Coed, Carnarvonshire	—	„	„	83	„	„	94	2,975
Overseas Farmers' Co-op. Federations, Ltd.:	1920	No	„		Trading and marketing	Dairy meat, fruit, wool, tallow wheat, and seeds	25,000	Sales 7,989,246 Purchases 241,667
Australian Producers' Wholesale Co-op. Federation, Ltd.				10 Soc.				
Farmers' Co-op. Wholesale Federation (New Zealand), Ltd.				11 Soc.				
Federated Farmers' Co-op. Assoc. of South Africa, Ltd.				22 Soc.				

## SMALL HOLDING SOCIETIES

Ashington and Hirst S.H., Ltd., 17½, George Street, Ashington, Northumberland	—	Yes	No	140	Marketing	Produce	136	—
Binley (Coventry) S.H., Ltd., 16, Centaur Road, Coventry	—	„	„	7	„	„	33	—
Bournemouth and District Ex-Servicemen's S.H. Assoc., Redhill Nurseries, Bournemouth	—	„	„	80	„	„	156	—
Broom S.H., Ltd., Lacorston House, Broom, Ferryhill, Co. Durham	—	„	„	23	„	„	42	—
Burley Ex-Servicemen's Freehold Land Soc., Ltd., 14, Lawn Road, Burley-in-Wharfedale, Leeds	—	„	„	27	„	„	—	—
Chadwell Heath and District S.H. Soc., Ltd., 6, Barley Gdns., Barley Lane, Goodmayes, Ilford	—	„	„	38	„	„	35	—
Coates and District S.H. Soc., Ltd., Fold House, Coates, Peterborough, Cambridge	—	„	Yes	60	„	„	30	1,084
Cononley S.H., Ltd., Beech Mount, Cononley, Keighley	—	„	No	69	„	„	14	34
Cople and District S.H. Co-op. Soc., Ltd., Summer Hill Farm, Cardington, Bedford	—	„	„	39	„	„	59	—

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Groxley Green S.H. Co-op. Soc., Ltd., 4, Watford Road, Watford, Herts	—	Yes	Yes	59	Marketing	Produce	22	—
Croydon S.H. Co-op. Soc., Ltd., 104, Southbridge Road, Croydon	—	"	"	104	"	"	95	—
Cuddington S.H., Ltd., Lower Farm, Cuddington, Aylesbury, Bucks	—	"	"	32	"	"	25	—
Denford S.H., Ltd., House of C. Jacobs, Freeman Lane, Denford, Thrapston	—	"	No	15	"	"	6	—
Denholme S.H. Assoc., Ltd., Fern Cottage, Buck Street, Denholme, Bradford	—	"	"	47	"	"	175	1,412
Eastwoodbury S.H., Ltd., Eastwoodbury Farm Office, Rochford, Essex	—	"	"	75	"	"	37	603
Epsom and Sutton District S.H. Soc., Ltd., North Looe, Ewell	—	"	Yes	60	"	"	217	15
Ferryhill Village S.H. Soc., Ltd., 29, Lightfoot Terrace, Ferryhill Village, Ferryhill, Co. Durham	—	"	No	19	"	"	89	—
Gamlingay S.H., Ltd., Clare Farm, Mill Street, Gamlingay, Sandy	—	"	"	333	"	"	104	—
Glusburn S.H., Ltd., Townend Place, Glusburn, Keighley	—	"	"	11	"	"	193	—
Gretton S.H., Ltd., Hatton Arms Club Room, Gretton, Kettering	—	"	"	65	"	"	1,296	191
Keighley and District S.H., Ltd., 4, Edward Street, Worth Village, Keighley	—	"	"	44	"	"	16	—
Kempston S.H. Soc., Ltd., The Welcome, High Street, Kempston, Bedford	—	"	Yes	77	"	"	74	—
Laindon and District S.H., Ltd., The Brambles, High Road, Laindon, Romford	—	"	—	157	"	"	112	—
Lakenheath S.H. Assoc., Ltd., Anchor Lane, Lakenheath, Brandon, Suffolk	—	"	No	24	"	"	1	—
Lincs and Norfolk S.H. Assoc., Ltd., 34, Priestgate, Peterborough	—	"	"	20	"	"	963	—
Mansfield S.H., Ltd., House of Mr. T. A. Townsend, Little Carter Lane, Mansfield	—	"	"	135	"	"	37	—
Market Lavington and Easterton S.H. Soc., Ltd., 8, Council Cottages, New Rd., Market Lavington, Wilts	—	"	"	16	"	"	4	—
Mere and District S.H., Ltd., residence of Mr. Walter Burden, North Road, Mere, Wilts	—	"	Yes	43	"	"	445	—
Milton and District S.H. Co-op. Soc., Ltd., Red House, Milton, Cambridge	—	"	No	108	"	"	2,234	6,907
Oadby Co-op. S.H. Assoc., Ltd., The Lindens, Stoughton Road, Oadby, Leicester	—	"	Yes	70	"	"	38	—

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
Over (Cambs) Ex-Servicemen's Land Soc., Ltd., High Street, Over, Cambridge	—	Yes	No	39	Marketing	Produce	8	—
Oxenhope Ex-Servicemen's Assoc., Ltd., 28, Lowertown, Oxenhope, Keighley	—	"	"	89	"	"	65	—
Pocklington and District S.H. Soc., Ltd., The Old Vicarage, Bishop Wilton, Yorkshire	—	"	Yes	18	"	"	8	—
Ponders End and District S.H. Assoc., Ltd., 52, Kingsway, Ponders End, Middlesex	—	"	No	219	"	"	11	3
Poole S.H. Assoc., Ltd., Ord Wareham Road, Oakdale, Poole	—	"	Yes	18	"	"	15	—
Potton and District S.H., Ltd., Hill View, Biggleswade Road, Potton, Sandy	—	"	"	66	"	"	57	—
Radstock and District S.H. Society, Ltd., 16, Mendip View, Radstock, Bath	—	"	"	111	"	"	54	—
Sheriff Hutton S.H. Assoc., Ltd., Sheriff Hutton, Yorkshire	—	"	"	14	"	"	131	—
Soham S.H., Ltd., People's Hall, Station Road, Soham, Cambs	—	"	"	37	"	"	51	54
South Woodham S.H. and Social Soc., Ltd., Stores, rear of Railway Hotel, South Woodham, Chelmsford	—	"	No	136	"	"	132	1,841
Stoke Works and District S.H. Soc., Ltd., Astwood Cottages, Stoke Works, Bromsgrove, Worcs	—	"	"	26	"	"	200	52
Stotfold Co-op. S.H., Ltd., Manor Farm, Stotfold, Baldock, Herts	—	"	Yes	28	"	"	175	—
Street and District S.H. Assoc., Ltd., 6, Cranhill Road, Street, Somerset	—	"	"	93	"	"	107	—
Sutton and District Comrades' Land and Trading Soc., Ltd., Royal Arms Hotel, Sutton, Ely	—	"	"	37	"	"	173	—
Sutton-in-Craven S.H. Assoc., Ltd., 13, Park Avenue, Sutton-in-Craven, Keighley	—	"	"	27	"	"	33	363
Sutton Valence S.H., Mount Pleasant, Sutton Valence, Maidstone	—	"	"	30	"	"	77	—
Tideswell and District Ex-Servicemen's Club S.H. Soc., Ltd., Commercial Rd., Tideswell, Buxton	—	"	No	12	"	"	7	—
Wayland S.H. Assoc., Ltd., the residence of Mr. W. B. Taylor, High Street, Watton, Thetford	—	"	Yes	26	"	"	13	—
West Herts Co-op. S.H. Soc., Ltd., The Haven, Chipperfield, Kings Langley, Herts	—	"	No	313	"	"	31	—
Whittlesea and District S.H. Assoc., Ltd., 12, Cemetery Rd., Whittlesea, Cambs	—	"	"	90	"	"	23	136

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## SMALL HOLDING AND ALLOTMENT SOCIETIES

A	B	C	D	E	F	G	H	I
Altrincham, Bowden, Hale, and District A. and S.H. Soc., Ltd., 11, Mill Street, Altrincham	—	Yes	Yes	240	Marketing	Produce	£ 12	£ —
Ashley Down and District S.H. and A. Assoc., Ltd., 26, Station Road, Ashley Down, Bristol	—	„	No	668	„	„	42	70
Barnsley S.H. and A. Soc., Ltd., 25, Mount Street, Barnsley	—	„	Yes	102	„	„	80	—
Barrowby and District A. and S.H. Assoc., Fairview Cottage, High Road, Barrowby, Grantham	—	„	No	151	„	„	8	83
Beeches A. and S.H., Ltd., Charles Edward Road, South Yardley, Birmingham	—	„	„	80	„	„	2,007	53
Benwick and District A. and S.H. Ltd., G. Oldfield, Russell Road, Benwick, March	—	„	„	68	„	„	538	183
Biggleswade and District S.H. and A. Soc., Ltd., Mr. E. S. King, Stratton Street, Biggleswade	—	„	Yes	118	„	„	145	—
Boston and District A. Gardeners' and S.H. Assoc., Ltd., 19, Tooley Street, Skirbeck, Boston, Lincs	—	„	No	96	„	„	34	176
Bournemouth and District S.H. and A. Soc., Ltd., 393, Wimborne Road, Moordown, Bournemouth	—	„	„	270	„	„	82	—
Branston and District A. and S.H. Assoc., Ltd., The Cottage, Branston, Lincoln	—	„	„	152	„	„	17	59
Brington S.H. and A., Ltd., School House, Little Brington, Northampton	—	„	„	42	„	„	49	—
Bristol and District S.H. and A. Federation, Ltd., 3, Field Place, Two Mile Hill Road, Bristol	—	„	—	22	„	„	16	760
Bulwell S.H. and A. Assoc., Ltd., 2, Kersall Drive, Highbury Road, Bulwell, Notts	—	„	No	594	„	„	52	172
Burton-Stather and District A. and S.H. Assoc., Ltd., New Houses, Burton-Stather, Scunthorpe, Lincs	—	„	„	60	„	„	22	—
Bushey Co-op. S.H. and A. Assoc., Ltd., Bradfield, Bushey Grove Rd., Watford	—	„	Yes	36	„	„	20	—
Carlin How S.H. and A. Assoc., Ltd., 46, Maynard St., Carlin How, Yorks	—	„	No	184	„	„	20	43
Castle Cary and District S.H. and A. Soc., Ltd., 7, Cumnock Road, Castle Cary, Bath	—	„	„	74	„	„	4	—
Chilton S.H. and A. Assoc., Ltd., 8, Oswald Terrace, Chilton Bridges, Ferryhill, Durham	—	„	„	106	„	„	9	30

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
Clipston and District S.H. and A. Soc., Ltd., The Green, North Kilworth, Rugby	—	Yes	No	21	Marketing	Produce	£ 43	£ —
Coalville and District S.H. and A. Soc., Ltd., 121, North St., Hugglescote, Leicester	—	"	"	441	"	"	737	1
Coventry Gardeners and S.H. Federation, Ltd., 25, Berkley Road, Coventry	—	"	Yes	34	"	"	53	—
Cradley and District S.H. and A. Soc., Ltd., 45, Congreaves Road, Cradley Heath	—	"	"	146	"	"	27	—
Darlington and District S.H. and A. Assoc., Ltd., 7, York Street, Albert Hill, Darlington	—	"	No	239	"	"	20	130
Easington Colliery A. and S.H. Soc., Ltd., Club Premises, Seaside Lane, Easington Colliery, Durham	—	"	"	550	"	"	41	6,272
East and West Harnham S.H. and A. Soc., Ltd., 14, Harnham Road, Salisbury	—	"	"	170	"	"	9	174
East Bridgford Gardeners' A. and S.H. Assoc., Ltd., Red Barn, East Bridgford, Notts	—	"	"	52	"	"	5	60
East Worcestershire S.H. and A. Co-op. Soc., 95, Yew Tree Lane, South Yardley, Birmingham	—	"	"	162	"	"	51	66
Fareham District A. and S.H. Soc., Irene, Brookhurst Road, Gosport	—	"	"	271	"	"	38	—
Faringdon and District S.H. and A. Soc., Marlborough Street, Faringdon, Berks	—	"	"	74	"	"	4	—
Ferryhill Station S.H. and A., 8, Arthur Terrace, Ferryhill Station, Durham	—	"	"	351	"	"	60	—
Frampton Cotterell and District A. Holders and S. Growers, Ltd., Council School, Frampton Cotterell, Bristol	—	"	"	293	"	"	15	106
Goole S.H. and A. Assoc., Ltd., 3, Broadway, Goole	—	"	"	290	"	"	32	48
Grove Hill and District S.H. and A. Assoc., Ltd., Old Longland's Farm, Grove Hill, Middlesbrough	—	"	"	504	"	"	418	8
Highley and District A. and S.H. Soc., Ltd., 6, Block 18, Garden Village, Highley, Kidderminster	—	"	"	88	"	"	30	—
High Wycombe and District S.H. and A.H., Ltd., Hillside, Oakridge Wood, High Wycombe	—	"	Yes	46	"	"	102	—
Hucknall and District S.H. and A. Assoc., 47, Bentinck St., Hucknall, Notts	—	"	No	281	"	"	16	98
Hummersknot A. and S.H. Assoc., Tubwell Row Buildings, Market Place, Darlington	—	"	"	46	"	"	5	—



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Irocheater S.H. and A. Assoc., Ltd., W.M.C., Irocheater, Wellingborough	—	Yes	Yes	20	Marketing	Produce	£ 26	£ —
Kemerton and District S.H. and A. Soc., Ltd., The Church of England School, Kemerton, Tewkesbury	—	"	No	101	"	"	28	—
Kings Cliffe S.H. and A. Soc., Ltd., School House, Kings Cliffe, Peter- borough	—	"	"	59	"	"	13	—
Market Drayton and District A. and S.H. Soc., 12, Cemetery Road, Market Drayton, Salop	—	"	"	43	"	"	3	13
Marshfield S.H. and A. Soc., Ltd., Home Farm, Marshfield, Chippen- ham, Gloucestershire	—	"	"	18	"	"	59	—
Moulton and District S.H. and A. Soc., Ltd., Westfield Cottage, Moulton, Northampton	—	"	Yes	46	"	"	131	47
Newbiggin and District A. and S.H., 2, Beach Terrace, Newbiggin-by- the-Sea, Northumberland	—	No	No	625	"	"	73	10
North Berks S.H. and A. Soc., Ltd., Estate Office, Kingston Bagpuze, Abingdon, Berks	—	Yes	Yes	40	"	"	617	—
Nottingham Co-op. A. and S.H., Ltd., 173, Pym Street, Carlton Rd., Notts	—	"	No	35	"	"	45	—
Ombersley A. and S.H., Ltd., Up- hampton, Ombersley, Worcester	—	"	"	142	"	"	7	69
Pickering S.H. and A. Assoc., 18, Potter Hill, Pickering	—	"	Yes	66	"	"	16	—
Priors Marston S.H. and A., Ltd., The Forge, Priors Marston, Byfield, Northampton	—	"	No	21	"	"	21	2
Raunds, A. and S.H. Assoc., Ltd., School House, Raunds, Welling- borough	—	"	"	311	"	"	15	27
Ryton and District S.H. and A. Co- op. Soc., Ltd., Wyandotte Farm, Crawcrook, Ryton, Durham	—	"	Yes	130	"	"	276	112
Shenley and District S.H. and A. Soc., Ltd., 1, Hawthorne Villas, London, Colney, St. Albans	—	"	No	53	"	"	15	—
Shepton Beauchamp and District S.H. and A. Assoc., Ltd., Mr. George Gifford England, Shepton Beauchamp, Seavington, Somerset	—	"	"	53	"	"	28	—
Somersham and District S.H. and A. Assoc., Ltd., High St., Somersham, St. Ives, Hunts	—	"	No	176	"	"	464	—
Sutton S.H. and A. Assoc., Ltd., Crown Inn, High St., Sutton, Ely	—	"	Yes	108	"	"	47	—
Towcester A. Gardens and S.H. Assoc., Ltd., R. D. Rutherford, Brackley Road, Towcester	—	"	No	98	"	"	6	78
Wainfleet and District S.H. and A. Assoc., The Market Place, Wain- fleet, Lincs	—	"	No	80	"	"	70	—

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
Wearside S.H. and A., 17, Francis Street, Fulwell Road, Roker, Sunderland	—	Yes	No	479	Marketing	Produce	62	—
Weedon and District S.H. and A. Soc., Ltd., 26, South St., Weedon, Northants	—	"	"	101	"	"	28	4
Welford S.H. and A. Soc., Peacock Inn, Welford, Rugby	—	"	"	41	"	"	2	—
Witton Park and District A. and S.H. Soc., 80, Garden St., Witton Park, Durham	—	"	"	71	"	"	4	—
Wollaston S.H. and A. Soc., W. J. Watts, Eastfield Rd., Wollaston, Wellingborough	—	"	"	9	"	"	56	—
Woolsthorpe and District A. and S.H. Assoc., The Chequers, Woolsthorpe, Grantham	—	"	Yes	99	"	"	5	165

## MISCELLANEOUS

Amersham and Chesham Bois Food Production Soc., La Chaumière, Bois Lane, Chesham Bois, Chesham	—	Yes	No	87	—	—	149	2
Cannock and District Agric. Soc., 69a, Stafford Rd., Cannock, Staffs	—	"	—	405	—	—	28	—
Chatteris and District Agric. Co-op. Soc., 61, New Road, Chatteris, Cambs	—	"	No	64	—	—	52	20
Cheshunt Land Club Co-op. Soc., 74, Albury Grove Road, Cheshunt, Waltham Cross	—	"	Yes	148	—	—	30	—
Hedge End and District Market Gardeners' and Fruit Growers' Soc., Victoria Villa, Hedge End, Botley, Hants	—	"	No	33	Marketing	Produce	78	—
Hemingfield and District Poultry and Pig Keepers' Trading Soc., 10, School St., Hemingfield, Barnsley	—	"	"	75	Trading	Requisites	45	1,269
Keynsham Growers' Assoc., 5, Charlton Road, Keynsham, Bristol	—	"	"	210	Marketing	Produce	12	—
Lee and District Land Club Co-op. 13, Burnt Ash Hill, Lee, S.E. 12	—	"	"	401	—	—	40	23
Timberland and District Agric. Union, Timberland, Lincoln	—	"	Yes	58	—	—	46	—
Wellingborough and District Co-op. Land Soc., 57, Stanley Road, Wellingborough	—	"	"	545	—	—	54	288
Westdale Freehold Land Co-op. Soc., Kenrick Road, Westdale Estate, Mapperley, Notts	—	"	No	142	—	—	38	181
West End Freeholders (Mansfield), 31, George Street, Mansfield	—	"	"	62	—	—	15	—
Weston-super-Mare and District Growers' Assoc., 9, Langport Road, Weston-super-Mare	—	"	"	665	—	—	95	—

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## SCOTLAND

### DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Coll Agric. Co-op. Armagour, 1917	Yes	Yes	28	Manufacture	Dairy produce	4	—	—
Coll, Argyllshire								
Craigie and Symington Farmers' 1919	"	"	64	"	"		5,277	26,742
Assoc., Kilmarnock, Ayrshire								
Creamery Assoc., Thankerton	—	—	47	"	"		3,870	26,097
Dalbeattie and Dist. Farmers' 1920	Yes	Yes	111	"	"		4,338	30,059
Assoc., 21, High St., Dalbeattie								
Dairy Farmers' Dairy Assoc., 1919	"	"	104	"	"		7,211	39,731
Ltd., Dairy, Ayrshire								
Dunlop Co-op. District Assoc., 1908	"	"	46	"	"		2,566	37,017
Dunlop, Ayrshire								
Fenwick Farmers' Co-op. Assoc., 1911	"	"	40	"	"		1,791	48,200
Waterside, Fenwick, Kilmarnock								
Galloway Creamery, Ltd., 8, 1920	"	"	281	"	"		20,780	154,038
Bridge Street, Stranraer								
Galston and District Farmers' —	—	—	92	"	"		4,296	55,345
Co-op. Assoc., The Creamery, Galston, Ayrshire								
Inverness Farmers' Dairy, 5, 1912	Yes	Yes	22	"	"		1,558	23,617
Waterloo Place, Inverness								
Kilmaurs Dairy Assoc., Kilmaurs, Ayrshire 1909	"	"	48	"	"		413	63,960
Lugton Co-op. Dairy Assoc., 1908	"	"	42	"	"		2,435	23,287
Lugton, Beith, Ayrshire								
Maybole and District Farmers' 1920	"	"	91	"	"		2,377	33,383
Assoc., Ltd., Kirkmichael, Maybole								
Newton Stewart and District Farmers, 2, Princes Street, Newton Stewart	—	—	7	"	"		—	—
Port William Dairy Farmers' Assoc., The Airlour Creamery, Port William, Wigtownshire 1920	Yes	Yes	116	"	"		4,714	24,124
Rowallan Co-op. Dairy Assoc., 1906	"	"	35	"	"		1,594	33,391
Fenwick, Ayrshire								
South Ayrshire Farmers' Dairy 1920	"	"	47	"	"		4,396	9,546
Assoc., The Creamery, Pinwherry, Ayrshire								
Stewarton Dairy Assoc., North 1910	"	"	78	"	"		134	66,021
Stewarton, Ayrshire								
Stewartry Dairy Assoc., Union 1919	"	"	145	"	"		13,327	105,349
Bank of Scotland, Gatehouse of Fleet								
Strathendrick Farmers' Dairy 1920	"	"	82	"	"		2,128	28,519
Assoc., British Linen Bank, Balfour								
Upper Nithsdale Dairy Farmers' 1919	"	"	52	"	"		5,311	11,538
Assoc., 61, High Street, Sanquhar, Dumfriesshire								
Wick Farmers' Dairy, 21, Francis St., Wick, Caithness-shire 1925	—	—	64	"	"		—	1,199

# BRITISH ISLES

## EGGS AND POULTRY

A	B	C	D	E	F	G	H	I
Bunessan and District Agric. Co-op. Soc., Bunessan, Mull, Argyllshire	1910	Yes	Yes	72	Collecting and marketing	Eggs	£ 10	£ 113
Cornaig Agric. Co-op. Society, Cornaig, Tiree, Argyllshire	1910	"	"	74	"	"	18	365
Craighish Farmers, Barbreck, Lochgilthead	1910	"	"	66	"	"	51	978
Deerness Agric. Co-op. Society, East Bank, Deerness, Orkney	1909	"	"	118	Trading	Eggs and butter	61	8,071
Dounby Agric. Co-op. Society, Dounby, Sandwick, Orkney	1909	"	"	51	Collecting and marketing	Eggs	33	327
Eday Agric. Co-op. Society, Castles, Eday, Orkney	1905	"	"	55	"	"	29	4,737
Equitable Agric. Produce Soc., Church Street, Renfrew	1912	"	"	37	"	"	15	1,188
Evie and Rendall Agric. Co-op. Soc., Roadside, Rendall, Orkney	1908	"	"	89	"	"	67	4,178
Garrynamonie and Dist. Co-op. Soc., Lochboisdale, Isle of South Uist, Inverness	1912	"	"	122	"	"	26	2,037
Harrair Agric. Co-op. Society, Caperhouse, Harrair, Orkney	1907	"	"	44	"	"	22	2,321
Holm Agric. Co-op. Soc., Ltd., Holm	1910	"	"	107	Trading	Eggs and requisites	27	10,627
King Edward Agric. Co-op. Soc., Woodside, King Edward, Aberdeen	1911	"	"	35	"	Eggs and poultry	21	414
Mountblairry District Agric. Co-op. Soc., Boggiehead Farm, Alvah, Banff	—	"	"	16	"	Eggs	—	4
North Harris Agric. Co-op. Soc., 10, Ardhasaig, Tarbert, Inverness	1914	"	"	8	Collecting and marketing	"	1	—
North Ronaldshay Agric. Co-op. Soc., North Ronaldshay, Orkney	1914	"	"	46	"	"	46	5,048
Orphir Agric. Co-op. Society, Greenigoe, Orphir, Orkney	1907	"	"	30	"	"	14	1,366
Papa Westray Agric. Co-op. Soc., 2, New Houses, Papa Westray, Orkney	1910	"	"	51	"	"	20	1,505
Rogart Agric. Co-op. Society, Inchcape, Rogart, Sutherland	1914	"	"	83	"	"	10	313
Rousay Agric. Co-op. Society, Upper Knarstane, Rousay, Orkney	1910	"	"	96	"	"	230	6,184
Ruaig and District Agric. Co-op. Soc., Ruaig, Tiree, Argyll	1910	"	"	63	"	"	16	1,283
St. Margaret's Hope Agric. Co-op. Soc., Bayview, St. Margaret's Hope, Orkney	1909	"	"	86	"	"	67	2,570

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Sanday Agric. Co-op. Society, Cross, Sanday, Orkney	1906	Yes	Yes	115	Collecting and marketing	Eggs	£ 51	£ 5,545
Sandwick Agric. Co-op. Soc., Sandwick, Shetland	1912	"	"	75	"	"	22	980
Scrafaskerry Agric. Co-op. Soc., Scrafaskerry, Thurso, Caithness shire	—	"	"	48	"	"	12	605
Scottish Farm and Poultry Produce Federation, 5, St. Andrew's Square, Edinburgh	1912	"	"	190	"	"	51	13,018
South Dunrossness Agric. Co- op. Soc., Scholland, Virkie, Dunrossness, Shetland	1910	"	"	66	"	"	17	234
South Pier Agric. Co-op. Soc., Dale, Eday, Kirkwall, Orkney	1917	"	"	33	"	"	19	712

## BACON FACTORIES

Border Farmers' Bacon Fac- tory, Morebattle, Tofts, Kelso, Roxburgh	—	Yes	Yes	44	Manufacture and marketing	Bacon	185	—
Wigtownshire Farmers' Bacon Factory, 8, Trade St., Stran- raer, Wigtown	—	"	"	62	"	"	1,744	19,362

## GENERAL

Abriachan Agric. Co-op. Soc., School House, Abriachan, In- verness	—	—	—	16	Trading	Requisites	8	—
Appin Agric. Co-op. Society, School House, Appin, Argyll	1917	Yes	Yes	27	"	"	10	213
Arbroath and District Agric. Co-op. Soc., 22, Commerce Street, Arbroath, Forfarshire	1913	"	"	29	"	"	84	—
Ardelve and District Agric. Co-op., Ardelve, Kyle, Ross- shire	1925	"	"	65	"	"	49	1,249
Ardgour Agric. Co-op. Society, The Manse, Ardgour, Argyll- shire	1912	"	"	33	"	"	23	396
Ardnamurchan Agric. Co-op. Soc., Kilchoan, Argyll	1918	"	"	35	"	"	9	—
Ardross Agric. Assoc., Fern- bank, High Street, Alness, Ross-shire	1910	"	"	85	"	"	124	2,968
Arran Southend Agric. Co-op. Soc., Clachaig, Kilmorie, Isle of Arran	1912	"	"	97	"	"	74	2,757
Avondale Farmers' Trad. Soc., Craigmuir, Strathavon, Lanark	1914	"	"	81	"	"	21	1,156

# BRITISH ISLES

A	B	C	D	E	F	G	H	£	£
Banchory and District Agric. Co-op. Soc., Arbadeie, Banchory, Aberdeenshire	—	—	—	89	Trading	Requisites	22	—	—
Benbecula West Co-op. Society, Torlum, Benbecula, Inverness	1920	Yes	Yes	63	"	"	83	1,901	
Benderlock Agric. Soc., Ledaig, Argyllshire	1912	"	"	53	"	"	21	2	
Bernera (Harris) Crofters' Co-op. Soc., P.O., Bernera, Lochmaddy	1921	"	"	58	"	"	15	1,365	
Bernera (Stornoway) Agric. Co-op. Soc., 11, Hacklite, Bernera, Stornoway	1913	"	"	71	"	"	10	—	
Blairgowrie and Dist. Farmers' Trading Assoc., Bank Building, 32, Well Meadow, Blairgowrie, Perthshire	1922	"	"	15	"	"	21	1,270	
Border Farmers' Trading Soc., Ash Cottage, Newtown, St. Boswells, Melrose, Berwick	1913	"	"	158	"	"	380	14,028	
Brora Co-op. Society, Brora, Sutherland	1913	"	"	66	"	"	15	445	
Brownsfield Ex-Service Smallholders' Assoc., 4, Brownsfield, Inchinnan, Renfrew	1925	"	"	15	"	"	15	297	
Broxburn Agric. Co-op., Oldtown Dairy, Broxburn	—	—	—	21	"	"	5	—	
Buchan Farmers' Assoc., Claystyles, Memsie, Fraserburgh	—	—	—	75	"	"	1,002	—	
Buchlyvie and Vale of Menteith Horse Breeding and Stock Improvement Soc., 5, St. Andrew Square, Edinburgh	1915	Yes	Yes	105	"	"	53	1,512	
Castlebay Agric. Co-op. Soc., Castlebay, Barra, Inverness	1918	"	"	177	"	"	118	340	
Clydeside Fruit and Tomato Growers' Assoc., Hill of Orchard, Carlisle, Lanarkshire	1920	"	"	43	"	"	199	1,335	
Clyth Agric. Co-op. Society, Lybster, Latheron, Caithness	—	"	"	26	"	"	7	75	
Coldingham Agric. Assoc., Duncutha, Coldingham, Berwickshire	—	—	—	18	"	"	205	1,085	
Collennan and District Smallholders' Co-op. Soc., 15, Holding, Collenan, Troon, Ayrshire	1921	Yes	Yes	9	"	"	14	1,918	
Colliston Agric. Co-op. Society, Colliston Mill, Colliston, Arbroath, Forfarshire	—	"	"	32	"	"	8	437	
Cunningburgh Agric. Co-op. Soc., Greenfield, Cunningburgh, Zetland	1913	"	"	44	"	"	13	936	
Daliburgh (Central) Agric. Co-op. Soc., Daliburgh, Lochboisdale, Inverness	1913	"	"	126	"	"	75	1,194	

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Vale of Tivvy Agric. Society, The Stores, Priory Street, Cardigan	—	Yes	Yes	873	Trading	Requisites	492	30,101
Wakefield and District Farmers, Central Cornmill, Pincham St., Wakefield	1919	„	No	106	Trading and marketing	Requisites and produce Requisites	2,803	24,035
Wanborough District Agric. Co-op. Soc., House of Mr. G. Gibbs, Burycroft, Wanborough, Swindon	1912	„	„	42	Trading		108	607
Warwickshire Farmers, Guild Street, Stratford-on-Avon	—	„	Yes	507	„	„	21,591	53,028
Wealden Farmers, Station Yard, Oxted, Surrey	1911	„	„	223	„	„	1,100	16,024
West Breconshire Farmers' As- soc., 8, Ship Street, Brecon	—	„	„	456	„	„	5,270	24,192
West Cumberland Farmers' Trading Soc., 140, Queen St., Whitehaven	—	„	„	664	„	„	17,293	175,780
West Devon and North Corn- wall Farmers, Stanhope Hotel, Holsworthy	1919	„	No	465	„	„	9,412	89,381
West Glamorgan Farmers' As- soc., The Station, Llangyfe- lach, Swansea, Glam.	—	„	Yes	187	„	„	381	11,267
West Hereford and Radnor Farmers, Oddfellows' Hall, Church Street, Kington	—	„	No	93	„	„	2,773	9,558
West Midland Farmers' Assoc., Gloucester	1902	„	„	1,246	„	„	20,118	117,108
West Surrey Farmers' Assoc., Market Buildings, Woodbridge Road, Guildford	1907	„	Yes	549	„	„	743	53,073
Westend and District Agric. Co-op. Soc., Co-op. Stores, Westend, Southampton	—	„	No	41	„	„	99	764
Weston Rhyn Farmers, Prees- gweene, Weston Rhyn, Os- westry	—	„	Yes	89	„	„	759	11,828
Wetherby Farmers, 4, Ashfield, Wetherby, Yorkshire	—	„	No	104	„	„	1,009	7,771
Whalley District Farmers, Abbey Corn Mill, Whalley, Blackburn	—	„	Yes	107	„	„	3,527	23,346
Wharfedale Farmers' Trading Assoc., Leathley Mill, Otley	—	„	„	235	„	„	169	23,138
Whitby and District Farmers' Co-op. Soc., Loftus, Yorkshire	—	„	No	231	„	„	7,574	28,424
Whitland Farmers' Co-op. Soc., The Stores, Whitland, Carm.	—	„	„	165	„	„	2,156	21,796
Wiltshire Agric. Co-op. Soc., 6, Bath Road, Melkham	—	„	Yes	970	„	„	6,663	52,964
Wnion District Agric. Co-op. Soc., Victoria Buildings, Mey- rick Street, Dolgelley	—	„	„	90	„	„	56	1,550

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
Woodham Co-op. Society, 64, Finsbury Pavement, London	—	Yes	No	14	„	„	£ 41	£ —
Wortley and Tankersley Farmers' Co-op. Soc., 130, Tankersley, Barnsley	—	„	„	89	„	„	24	3,146
Wrexham and District Farmers' Co-op. Trading Soc., Charles Street Mills, Wrexham	—	„	No	217	Trading	Requisites	9,600	47,603
Wyke and District Trading Soc., 92, Town Gate, Wyke, Bradford	—	„	„	136	„	„	196	4,129
Wynnstay Farmers' Association, Bronwylfa, Llansantffraid, Montgomery	—	„	„	537	„	„	5,428	34,737
Yorkshire Farmers, 51, Skeldergate, York	—	„	„	810	„	„	37,381	395,145
Ysbytyifan Farmers' Assoc., Penybont, Ysbytyifan, Bet-tws-y-Coed, Carnarvonshire	—	„	„	83	„	„	94	2,975
Overseas Farmers' Co-op. Fed-erations, Ltd.:	1920	No	„	„	Trading and marketing	Dairy meat, fruit, wool, tallow wheat, and seeds	25,000	Sales 7,989,246 Purchases 241,667
Australian Producers' Wholesale Co-op. Federation, Ltd.				10 Soc.				
Farmers' Co-op. Wholesale Federation (New Zealand), Ltd.				11 Soc.				
Federated Farmers' Co-op. Assoc. of South Africa, Ltd.				22 Soc.				

## SMALL HOLDING SOCIETIES

Ashington and Hirst S.H., Ltd., 17½, George Street, Ashington, Northumberland	—	Yes	No	140	Marketing	Produce	136	—
Binley (Coventry) S.H., Ltd., 16, Centaur Road, Coventry	—	„	„	7	„	„	33	—
Bournemouth and District Ex-Servicemen's S.H. Assoc., Redhill Nurseries, Bournemouth	—	„	„	80	„	„	156	—
Broom S.H., Ltd., Lacorston House, Broom, Ferryhill, Co. Durham	—	„	„	23	„	„	42	—
Burley Ex-Servicemen's Freehold Land Soc., Ltd., 14, Lawn Road, Burley-in-Wharfedale, Leeds	—	„	„	27	„	„	—	—
Chadwell Heath and District S.H. Soc., Ltd., 6, Barley Gdns., Barley Lane, Goodmayes, Ilford	—	„	„	38	„	„	35	—
Coates and District S.H. Soc., Ltd., Fold House, Coates, Peterborough, Cambridge	—	„	Yes	60	„	„	30	1,084
Cononley S.H., Ltd., Beech Mount, Cononley, Keighley	—	„	No	69	„	„	14	34
Cople and District S.H. Co-op. Soc., Ltd., Summer Hill Farm, Cardington, Bedford	—	„	„	39	„	„	59	—



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Groxley Green S.H. Co-op. Soc., Ltd., 4, Watford Road, Watford, Herts	—	Yes	Yes	59	Marketing	Produce	22	—
Croydon S.H. Co-op. Soc., Ltd., 104, Southbridge Road, Croydon	—	"	"	104	"	"	95	—
Cuddington S.H., Ltd., Lower Farm, Cuddington, Aylesbury, Bucks	—	"	"	32	"	"	25	—
Denford S.H., Ltd., House of C. Jacobs, Freeman Lane, Denford, Thrapston	—	"	No	15	"	"	6	—
Denholme S.H. Assoc., Ltd., Fern Cottage, Buck Street, Denholme, Bradford	—	"	"	47	"	"	175	1,412
Eastwoodbury S.H., Ltd., Eastwoodbury Farm Office, Rochford, Essex	—	"	"	75	"	"	37	603
Epsom and Sutton District S.H. Soc., Ltd., North Looe, Ewell	—	"	Yes	60	"	"	217	15
Ferryhill Village S.H. Soc., Ltd., 29, Lightfoot Terrace, Ferryhill Village, Ferryhill, Co. Durham	—	"	No	19	"	"	89	—
Gamlingay S.H., Ltd., Clare Farm, Mill Street, Gamlingay, Sandy	—	"	"	333	"	"	104	—
Glusburn S.H., Ltd., Townend Place, Glusburn, Keighley	—	"	"	11	"	"	193	—
Gretton S.H., Ltd., Hatton Arms Club Room, Gretton, Kettering	—	"	"	65	"	"	1,296	191
Keighley and District S.H., Ltd., 4, Edward Street, Worth Village, Keighley	—	"	"	44	"	"	16	—
Kempston S.H. Soc., Ltd., The Welcome, High Street, Kempston, Bedford	—	"	Yes	77	"	"	74	—
Laindon and District S.H., Ltd., The Brambles, High Road, Laindon, Romford	—	"	—	157	"	"	112	—
Lakenheath S.H. Assoc., Ltd., Anchor Lane, Lakenheath, Brandon, Suffolk	—	"	No	24	"	"	1	—
Lincs and Norfolk S.H. Assoc., Ltd., 34, Priestgate, Peterborough	—	"	"	20	"	"	963	—
Mansfield S.H., Ltd., House of Mr. T. A. Townsend, Little Carter Lane, Mansfield	—	"	"	135	"	"	37	—
Market Lavington and Easterton S.H. Soc., Ltd., 8, Council Cottages, New Rd., Market Lavington, Wilts	—	"	"	16	"	"	4	—
Mere and District S.H., Ltd., residence of Mr. Walter Burden, North Road, Mere, Wilts	—	"	Yes	43	"	"	445	—
Milton and District S.H. Co-op. Soc., Ltd., Red House, Milton, Cambridge	—	"	No	108	"	"	2,234	6,907
Oadby Co-op. S.H. Assoc., Ltd., The Lindens, Stoughton Road, Oadby, Leicester	—	"	Yes	70	"	"	38	—

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
Over (Cambs) Ex-Servicemen's Land Soc., Ltd., High Street, Over, Cambridge	—	Yes	No	39	Marketing	Produce	8	—
Oxenhope Ex-Servicemen's Assoc., Ltd., 28, Lowertown, Oxenhope, Keighley	—	"	"	89	"	"	65	—
Pocklington and District S.H. Soc., Ltd., The Old Vicarage, Bishop Wilton, Yorkshire	—	"	Yes	18	"	"	8	—
Ponders End and District S.H. Assoc., Ltd., 52, Kingsway, Ponders End, Middlesex	—	"	No	219	"	"	11	3
Poole S.H. Assoc., Ltd., Ord Wareham Road, Oakdale, Poole	—	"	Yes	18	"	"	15	—
Potton and District S.H., Ltd., Hill View, Biggleswade Road, Potton, Sandy	—	"	"	66	"	"	57	—
Radstock and District S.H. Society, Ltd., 16, Mendip View, Radstock, Bath	—	"	"	111	"	"	54	—
Sheriff Hutton S.H. Assoc., Ltd., Sheriff Hutton, Yorkshire	—	"	"	14	"	"	131	—
Soham S.H., Ltd., People's Hall, Station Road, Soham, Cambs	—	"	"	37	"	"	51	54
South Woodham S.H. and Social Soc., Ltd., Stores, rear of Railway Hotel, South Woodham, Chelmsford	—	"	No	136	"	"	132	1,841
Stoke Works and District S.H. Soc., Ltd., Astwood Cottages, Stoke Works, Bromsgrove, Worcs	—	"	"	26	"	"	200	52
Stotfold Co-op. S.H., Ltd., Manor Farm, Stotfold, Baldock, Herts	—	"	Yes	28	"	"	175	—
Street and District S.H. Assoc., Ltd., 6, Cranhill Road, Street, Somerset	—	"	"	93	"	"	107	—
Sutton and District Comrades' Land and Trading Soc., Ltd., Royal Arms Hotel, Sutton, Ely	—	"	"	37	"	"	173	—
Sutton-in-Craven S.H. Assoc., Ltd., 13, Park Avenue, Sutton-in-Craven, Keighley	—	"	"	27	"	"	33	363
Sutton Valence S.H., Mount Pleasant, Sutton Valence, Maidstone	—	"	"	30	"	"	17	—
Tideswell and District Ex-Servicemen's Club S.H. Soc., Ltd., Commercial Rd., Tideswell, Buxton	—	"	No	12	"	"	7	—
Wayland S.H. Assoc., Ltd., the residence of Mr. W. B. Taylor, High Street, Watton, Thetford	—	"	Yes	26	"	"	13	—
West Herts Co-op. S.H. Soc., Ltd., The Haven, Chipperfield, Kings Langley, Herts	—	"	No	313	"	"	31	—
Whittlesea and District S.H. Assoc., Ltd., 12, Cemetery Rd., Whittlesea, Cambs	—	"	"	90	"	"	23	136

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## SMALL HOLDING AND ALLOTMENT SOCIETIES

A	B	C	D	E	F	G	H	I
							£	£
Altrincham, Bowden, Hale, and District A. and S.H. Soc., Ltd., 11, Mill Street, Altrincham	—	Yes	Yes	240	Marketing	Produce	12	—
Ashley Down and District S.H. and A. Assoc., Ltd., 26, Station Road, Ashley Down, Bristol	—	"	No	668	"	"	42	70
Barnsley S.H. and A. Soc., Ltd., 25, Mount Street, Barnsley	—	"	Yes	102	"	"	80	—
Barrowby and District A. and S.H. Assoc., Fairview Cottage, High Road, Barrowby, Grantham	—	"	No	151	"	"	8	83
Beeches A. and S.H., Ltd., Charles Edward Road, South Yardley, Birmingham	—	"	"	80	"	"	2,007	53
Benwick and District A. and S.H. Ltd., G. Oldfield, Russell Road, Benwick, March	—	"	"	68	"	"	538	183
Biggleswade and District S.H. and A. Soc., Ltd., Mr. E. S. King, Stratton Street, Biggleswade	—	"	Yes	118	"	"	145	—
Boston and District A. Gardeners' and S.H. Assoc., Ltd., 19, Tooley Street, Skirbeck, Boston, Lines	—	"	No	96	"	"	34	176
Bournemouth and District S.H. and A. Soc., Ltd., 393, Wimborne Road, Moordown, Bournemouth	—	"	"	270	"	"	82	—
Branston and District A. and S.H. Assoc., Ltd., The Cottage, Branston, Lincoln	—	"	"	152	"	"	17	59
Brington S.H. and A., Ltd., School House, Little Brington, Northampton	—	"	"	42	"	"	49	—
Bristol and District S.H. and A. Federation, Ltd., 3, Field Place, Two Mile Hill Road, Bristol	—	"	—	22	"	"	16	760
Bulwell S.H. and A. Assoc., Ltd., 2, Kersall Drive, Highbury Road, Bulwell, Notts	—	"	No	594	"	"	52	172
Burton-Stather and District A. and S.H. Assoc., Ltd., New Houses, Burton-Stather, Scunthorpe, Lines	—	"	"	60	"	"	22	—
Bushey Co-op. S.H. and A. Assoc., Ltd., Bradfield, Bushey Grove Rd., Watford	—	"	Yes	36	"	"	20	—
Carlin How S.H. and A. Assoc., Ltd., 46, Maynard St., Carlin How, Yorks	—	"	No	184	"	"	20	43
Castle Cary and District S.H. and A. Soc., Ltd., 7, Cumnock Road, Castle Cary, Bath	—	"	"	74	"	"	4	—
Chilton S.H. and A. Assoc., Ltd., 8, Oswald Terrace, Chilton Bridges, Ferryhill, Durham	—	"	"	106	"	"	9	30

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
Clipston and District S.H. and A. Soc., Ltd., The Green, North Kilworth, Rugby	—	Yes	No	21	Marketing	Produce	£ 43	£ —
Coalville and District S.H. and A. Soc., Ltd., 121, North St., Hugglescote, Leicester	—	"	"	441	"	"	737	1
Coventry Gardeners and S.H. Federation, Ltd., 25, Berkley Road, Coventry	—	"	Yes	34	"	"	53	—
Cradley and District S.H. and A. Soc., Ltd., 45, Corngreaves Road, Cradley Heath	—	"	"	146	"	"	27	—
Darlington and District S.H. and A. Assoc., Ltd., 7, York Street, Albert Hill, Darlington	—	"	No	239	"	"	20	130
Easington Colliery A. and S.H. Soc., Ltd., Club Premises, Seaside Lane, Easington Colliery, Durham	—	"	"	550	"	"	41	6,272
East and West Harnham S.H. and A. Soc., Ltd., 14, Harnham Road, Salisbury	—	"	"	170	"	"	9	174
East Bridgford Gardeners' A. and S.H. Assoc., Ltd., Red Barn, East Bridgford, Notts	—	"	"	52	"	"	5	60
East Worcestershire S.H. and A. Co-op. Soc., 95, Yew Tree Lane, South Yardley, Birmingham	—	"	"	162	"	"	51	66
Fareham District A. and S.H. Soc., Irene, Brockhurst Road, Gosport	—	"	"	271	"	"	38	—
Faringdon and District S.H. and A. Soc., Marlborough Street, Faringdon, Berks	—	"	"	74	"	"	4	—
Ferryhill Station S.H. and A., 8, Arthur Terrace, Ferryhill Station, Durham	—	"	"	351	"	"	60	—
Frampton Cotterell and District A. Holders and S. Growers, Ltd., Council School, Frampton Cotterell, Bristol	—	"	"	293	"	"	15	106
Goole S.H. and A. Assoc., Ltd., 3, Broadway, Goole	—	"	"	290	"	"	32	48
Grove Hill and District S.H. and A. Assoc., Ltd., Old Longland's Farm, Grove Hill, Middlesbrough	—	"	"	504	"	"	418	8
Highley and District A. and S.H. Soc., Ltd., 6, Block 18, Garden Village, Highley, Kidderminster	—	"	"	88	"	"	30	—
High Wycombe and District S.H. and A.H., Ltd., Hillside, Oakridge Wood, High Wycombe	—	"	Yes	46	"	"	102	—
Hucknall and District S.H. and A. Assoc., 47, Bentinck St., Hucknall, Notts	—	"	No	281	"	"	16	98
Hummersknot A. and S.H. Assoc., Tubwell Row Buildings, Market Place, Darlington	—	"	"	46	"	"	5	—

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## SCOTLAND

### DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Coll Agric. Co-op. Armagour, 1917	Yes	Yes	28	Manufacture		Dairy produce	4	—
Coll, Argyllshire								
Craigie and Symington Farmers' 1919	"	"	64	"		"	5,277	26,742
Assoc., Kilmarnock, Ayrshire								
Creamery Assoc., Thankerton —	—	—	47	"		"	3,870	26,097
Dalbeattie and Dist. Farmers' 1920	Yes	Yes	111	"		"	4,338	30,059
Assoc., 21, High St., Dalbeattie								
Dairy Farmers' Dairy Assoc., 1919	"	"	104	"		"	7,211	39,731
Ltd., Dairy, Ayrshire								
Dunlop Co-op. District Assoc., 1908	"	"	46	"		"	2,566	37,017
Dunlop, Ayrshire								
Fenwick Farmers' Co-op. Assoc., 1911	"	"	40	"		"	1,791	48,200
Waterside, Fenwick, Kilmarnock								
Galloway Creamery, Ltd., 8, 1920	"	"	281	"		"	20,780	154,038
Bridge Street, Stranraer								
Galston and District Farmers' —	—	—	92	"		"	4,296	55,345
Co-op. Assoc., The Creamery, Galston, Ayrshire								
Inverness Farmers' Dairy, 5, 1912	Yes	Yes	22	"		"	1,558	23,617
Waterloo Place, Inverness								
Kilmaurs Dairy Assoc., Kilmaurs, Ayrshire 1909	"	"	48	"		"	413	63,960
Lugton Co-op. Dairy Assoc., 1908	"	"	42	"		"	2,435	23,287
Lugton, Beith, Ayrshire								
Maybole and District Farmers' 1920	"	"	91	"		"	2,377	33,383
Assoc., Ltd., Kirkmichael, Maybole								
Newton Stewart and District Farmers, 2, Princes Street, Newton Stewart —	—	—	7	"		"	—	—
Port William Dairy Farmers' Assoc., The Airlour Creamery, Port William, Wigtownshire 1920	Yes	Yes	116	"		"	4,714	24,124
Rowallan Co-op. Dairy Assoc., 1906	"	"	35	"		"	1,594	33,391
Fenwick, Ayrshire								
South Ayrshire Farmers' Dairy 1920	"	"	47	"		"	4,396	9,546
Assoc., The Creamery, Pinwherry, Ayrshire								
Stewarton Dairy Assoc., North 1910	"	"	78	"		"	134	66,021
Stewarton, Ayrshire								
Stewartry Dairy Assoc., Union 1919	"	"	145	"		"	13,327	105,349
Bank of Scotland, Gatehouse of Fleet								
Strathendrick Farmers' Dairy 1920	"	"	82	"		"	2,128	28,519
Assoc., British Linen Bank, Balfour								
Upper Nithsdale Dairy Farmers' 1919	"	"	52	"		"	5,311	11,538
Assoc., 61, High Street, Sanquhar, Dumfriesshire								
Wick Farmers' Dairy, 21, Francis St., Wick, Caithness-shire 1925	—	—	64	"		"	—	1,190

# BRITISH ISLES

## EGGS AND POULTRY

A	B	C	D	E	F	G	H	I
Bunessan and District Agric. Co-op. Soc., Bunessan, Mull, Argyllshire	1910	Yes	Yes	72	Collecting and marketing	Eggs	£ 10	£ 113
Cornaig Agric. Co-op. Society, Cornaig, Tiree, Argyllshire	1910	"	"	74	"	"	18	365
Craignish Farmers, Barbreck, Lochgilphead	1910	"	"	66	"	"	51	978
Deerness Agric. Co-op. Society, East Bank, Deerness, Orkney	1909	"	"	118	Trading	Eggs and butter	61	8,071
Dounby Agric. Co-op. Society, Dounby, Sandwick, Orkney	1909	"	"	51	Collecting and marketing	Eggs	33	327
Eday Agric. Co-op. Society, Castles, Eday, Orkney	1905	"	"	55	"	"	29	4,737
Equitable Agric. Produce Soc., Church Street, Renfrew	1912	"	"	37	"	"	15	1,188
Evie and Rendall Agric. Co-op. Soc., Roadside, Rendall, Orkney	1908	"	"	89	"	"	67	4,178
Garrynamonie and Dist. Co-op. Soc., Lochboisdale, Isle of South Uist, Inverness	1912	"	"	122	"	"	26	2,037
Harrray Agric. Co-op. Society, Caperhouse, Harrray, Orkney	1907	"	"	44	"	"	22	2,321
Holm Agric. Co-op. Soc., Ltd., Holm	1910	"	"	107	Trading	Eggs and requisites	27	10,627
King Edward Agric. Co-op. Soc., Woodside, King Edward, Aberdeen	1911	"	"	35	"	Eggs and poultry	21	414
Mountblairy District Agric. Co-op. Soc., Boggiehead Farm, Alvah, Banff	—	"	"	16	"	Eggs	—	4
North Harris Agric. Co-op. Soc., 10, Ardhasaig, Tarbert, Inverness	1914	"	"	8	Collecting and marketing	"	1	—
North Ronaldshay Agric. Co-op. Soc., North Ronaldshay, Orkney	1914	"	"	46	"	"	46	5,048
Orphir Agric. Co-op. Society, Greenigoe, Orphir, Orkney	1907	"	"	30	"	"	14	1,366
Papa Westray Agric. Co-op. Soc., 2, New Houses, Papa Westray, Orkney	1910	"	"	51	"	"	20	1,505
Rogart Agric. Co-op. Society, Inchcape, Rogart, Sutherland	1914	"	"	83	"	"	10	313
Rousay Agric. Co-op. Society, Upper Knarstane, Rousay, Orkney	1910	"	"	96	"	"	230	6,184
Ruaig and District Agric. Co-op. Soc., Ruaig, Tiree, Argyll	1910	"	"	63	"	"	16	1,283
St. Margaret's Hope Agric. Co-op. Soc., Bayview, St. Margaret's Hope, Orkney	1909	"	"	86	"	"	67	2,570

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Sanday Agric. Co-op. Society, Cross, Sanday, Orkney	1906	Yes	Yes	115	Collecting and marketing	Eggs	£ 51	£ 5,545
Sandwick Agric. Co-op. Soc., Sandwick, Shetland	1912	"	"	75	"	"	22	980
Sorafskerry Agric. Co-op. Soc., Sorafskerry, Thurso, Caithness- shire	—	"	"	48	"	"	12	605
Scottish Farm and Poultry Produce Federation, 5, St. Andrew's Square, Edinburgh	1912	"	"	190	"	"	51	13,018
South Dunrossness Agric. Co- op. Soc., Scholland, Virkie, Dunrossness, Shetland	1910	"	"	66	"	"	17	234
South Pier Agric. Co-op. Soc., Dale, Eday, Kirkwall, Orkney	1917	"	"	33	"	"	19	712

## BACON FACTORIES

Border Farmers' Bacon Fac- tory, Morebattlie, Tofts, Kelso, Roxburgh	—	Yes	Yes	44	Manufacture and marketing	Bacon	185	—
Wigtownshire Farmers' Bacon Factory, 8, Trade St., Stran- raer, Wigtown	—	"	"	62	"	"	1,744	19,362

## GENERAL

Abriachan Agric. Co-op. Soc., School House, Abriachan, In- verness	—	—	—	16	Trading	Requisites	8	—
Appin Agric. Co-op. Society, School House, Appin, Argyll	1917	Yes	Yes	27	"	"	10	213
Arbroath and District Agric. Co-op. Soc., 22, Commerce Street, Arbroath, Forfarshire	1913	"	"	29	"	"	84	—
Ardelve and District Agric. Co-op., Ardelve, Kyle, Ross- shire	1925	"	"	65	"	"	49	1,249
Ardgour Agric. Co-op. Society, The Manse, Ardgour, Argyll- shire	1912	"	"	33	"	"	23	396
Ardnamurchan Agric. Co-op. Soc., Kilchoan, Argyll	1918	"	"	35	"	"	9	—
Ardross Agric. Assoc., Fern- bank, High Street, Alness, Ross-shire	1910	"	"	85	"	"	124	2,968
Arran Southend Agric. Co-op. Soc., Clachaig, Kilmorie, Isle of Arran	1912	"	"	97	"	"	74	2,757
Avondale Farmers' Trad. Soc., Craigmuir, Strathavon, Lanark	1914	"	"	81	"	"	21	1,166

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
Banchory and District Agric. Co-op. Soc., Arbeadie, Banchory, Aberdeenshire	—	—	—	89	Trading	Requisites	22	—
Benbecula West Co-op. Society, Torlum, Benbecula, Inverness	1920	Yes	Yes	63	„	„	83	1,901
Benderlock Agric. Soc., Ledaig, Argyllshire	1912	„	„	53	„	„	21	2
Bernera (Harris) Crofters' Co-op. Soc., P.O., Bernera, Lochmaddy	1921	„	„	58	„	„	15	1,365
Bernera (Stornoway) Agric. Co-op. Soc., 11, Hacklite, Bernera, Stornoway	1913	„	„	71	„	„	10	—
Blairgowrie and Dist. Farmers' Trading Assoc., Bank Building, 32, Well Meadow, Blairgowrie, Perthshire	1922	„	„	15	„	„	21	1,270
Border Farmers' Trading Soc., Ash Cottage, Newtown, St. Boswells, Melrose, Berwick	1913	„	„	158	„	„	380	14,028
Brora Co-op. Society, Brora, Sutherland	1913	„	„	66	„	„	15	445
Brownsfield Ex-Service Smallholders' Assoc., 4, Brownsfield, Inchinnan, Renfrew	1925	„	„	15	„	„	15	297
Broxburn Agric. Co-op., Oldtown Dairy, Broxburn	—	—	—	21	„	„	5	—
Buchan Farmers' Assoc., Claystyles, Memsie, Fraserburgh	—	—	—	75	„	„	1,002	—
Buchlyvie and Vale of Menteith Horse Breeding and Stock Improvement Soc., 5, St. Andrew Square, Edinburgh	1915	Yes	Yes	105	„	„	53	1,512
Castlebay Agric. Co-op. Soc., Castlebay, Barra, Inverness	1918	„	„	177	„	„	118	340
Clydeside Fruit and Tomato Growers' Assoc., Hill of Orchard, Carlisle, Lanarkshire	1920	„	„	43	„	„	199	1,335
Clyth Agric. Co-op. Society, Lybster, Latheron, Caithness	—	„	„	26	„	„	7	75
Coldingham Agric. Assoc., Duncutha, Coldingham, Berwickshire	—	—	—	18	„	„	205	1,085
Collenan and District Smallholders' Co-op. Soc., 15, Holding, Collenan, Troon, Ayrshire	1921	Yes	Yes	9	„	„	14	1,918
Colliston Agric. Co-op. Society, Colliston Mill, Colliston, Arbroath, Forfarshire	—	„	„	32	„	„	8	437
Cunningsburgh Agric. Co-op. Soc., Greenfield, Cunningsburgh, Zetland	1913	„	„	44	„	„	13	936
Daliburgh (Central) Agric. Co-op. Soc., Daliburgh, Lochboisdale, Inverness	1913	„	„	126	„	„	75	1,194



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Damhead and District Agric. Co-op. Soc., Elvandale, Loanhead, Midlothian, Edinburgh	1924	Yes	Yes	33	Trading	Requisites	£ 18	£ 739
Darvel and District Agric. Co-op. Assoc., Green St., Darvel, Ayrshire	1920	"	"	102	"	"	54	602
Denny and District Farmers' Trading Assoc., Headswood, Denny, Stirlingshire	1911	"	"	40	"	"	65	2,669
Dervaig Agric. Co-op. Society, Ardow East, Dervaig, Mull	1919	"	"	44	"	"	13	913
Dornoch Co-op. Soc., Birichin, Dornoch, Sutherland	1913	"	"	94	"	"	24	174
Dulnain Bridge Farmers' Assoc., Easter Gallovie, Dulnain Bridge, Inverness	1922	"	"	10	"	"	10	1,615
Duror Agric. Co-op. Society, Tighbhan, Duror, Argyll	1922	"	"	18	"	"	5	—
East of Scotland Agric. Co-op. Soc., 61, Reform St., Dundee, Forfarshire	1909	"	"	148	"	"	862	16,876
Eriskay Agric. Co-op. Soc., Eriskay, Lochboisdale, Inverness	1918	"	"	66	"	"	59	985
Errol and District Blacksmiths' Assoc., Allan Cottage, Errol, Perth	1921	"	"	9	"	"	526	646
Eskdale and Liddesdale Agric. Trading Soc., Terrona, Langholm, Dumfries	1909	"	"	218	"	"	300	14,675
Farm Supply Assoc. of Scotland, 3, Wellington Place, Leith, Edinburgh	—	"	"	1,865	"	"	4,048	9,221
Finsbay and District Crofters' Co-op. Soc., Finsbay, Obbe, Harris, Inverness	1920	"	"	28	"	"	9	187
Fisherie Overbrae and District Agric. Co-op. Soc., Netherbrae, Fisherie, Turriff, Aberdeen	—	"	"	135	"	"	34	975
Freswick Agric. Co-op. Society, Skirza, Freswick, Canisbay, Caithness	1914	"	"	26	"	"	7	20
Gairloch Agric. Co-op. Society, Drumdarroch, Gairloch, Ross-shire	1918	"	"	59	"	"	9	129
Gerinish Co-op. Soc., Gerinish, South Uist, Inverness	1917	"	"	44	"	"	23	1,533
Girvan District Trading Soc., Girvan, Ayrshire	1914	"	"	16	"	"	12	104
Glenbervie and District Agric. Soc., East Town of Glenbervie, Dumfries, Kincardineshire	1920	"	"	47	"	"	179	2,140
Glenelg Agric. Co-op. Society, Kirkton, Glenelg, Inverness	1910	"	"	87	"	"	5	491
Glegarry Agric. Co-op. Society, The Poultry Store, Invergarry, Inverness	1909	"	"	103	"	"	11	1,007

# BRITISH ISLES

	A	B	C	D	E	F	G	H	I
								£	f
Glenorohy Agric. Co-op. Soc., Edindonich, Dalmally, Argyll	1922	Yes	Yes		19	Trading	Requisites	5	—
Gretna and District Smallholders' Assoc., 4, Annam Road, Gretna, Dumfriesshire	1922	"	"		46	"	"	15	215
Inverness Farmers' Co-op. Soc., Queen's Gate, Inverness	1921	"	"		34	"	"	34	2,252
Inverness Farmers' Trading Soc., 2, Inglis St., Inverness	1925	—	—		51	"	"	522	—
Inverurie Farmers' Assoc., 12, Constitution Street, Inverurie, Aberdeen	1921	"	"		69	"	"	1,378	1,646
Islay Farmers' Co-op. Society, Bruick Laddich Pier, Islay	—	—	—		206	"	"	251	7,953
Kilbirnie and Dist. Farmers' Assoc., Burnside Farm, Kilbirnie, Ayrshire	1916	Yes	Yes		27	"	"	16	—
Kilmalcolm and District Dairy Assoc., Cathcart St., Greenock, Renfrewshire	1909	"	"		68	"	"	18	56
Kilpatrick Farmers' Soc., 7, Main St., Milngavie, Glasgow, Dumbartonshire	1910	"	"		92	"	"	834	14,435
Kintail and Glenshiel Agric. Co-op. Soc., Inverniate, Kyle, Ross-shire	1925	—	—		78	"	"	55	1,214
Lesmahagow District Farmers' Assoc., Dumbroxbill, Lesmahagow, Lanarkshire	1914	Yes	Yes		34	"	"	10	932
Loch Shiel Co-op. Soc., Moss, Acharacle, Argyllshire	1917	"	"		66	"	"	20	164
Lochboisdale Agric. Co-op. Soc., Lochboisdale, South Uist, Inverness	1918	"	"		45	"	"	12	607
Lochmaddy District Co-op. Soc., Lochmaddy, North Uist, Inverness	1919	"	"		36	"	"	9	—
Lothians Farmers' Trading Assoc., 57, Queen St., Edinburgh	1924	"	"		34	"	"	124	—
Machars Farmers' Co-op. Assoc., Bridge-Lodge, Monrieth, Portwilliam, Glasserton, Wigtownshire	1912	"	"		69	"	"	59	9,028
Monklands and District Stock Improvement Soc., Weston, Townhead Road, Coatbridge, Lanarkshire	1915	"	"		76	"	"	19	1,071
Moray Agric. Soc., 126, High Street, Elgin, Elginshire	1910	"	"		175	"	"	900	16,051
Nether Lorn Agric. Co-op. Soc., Clachan-Siel, Oban, Argyllshire	1916	"	"		88	"	"	11	—
North Ayrshire Poultry Keepers' Assoc., Ltd., Kirkland Tor., Glengarnock, Ayrshire	1921	"	"		17	"	"	12	246

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Northbay Agric. Co-op. Soc., Northbay, Barra, Inverness-shire	1918	Yes	Yes	65	Trading	Requisites	34	322
North-Eastern Agric. Co-op. Soc., Baddermill Place, Aberdeen	1906	"	"	2,439	"	"	9,636	157,961
North-West Ayrshire Farmers' and Dairymen's Assoc., Royal Bank of Scotland, Kilwinning, Ayrshire	1913	"	"	36	"	"	16	104
Opinan Agric. Co-op. Society, Post Office, Opinan, Gairloch, Ross-shire	1918	"	"	63	"	"	9	860
Poltalloch Farming Soc., Poltalloch Estate Office, Kilmartin, Argyllshire	1916	"	5%	40	"	"	10	596
Resolis Agric. Co-op. Society, Newmills, Balblair, Conon Bridge, Ross-shire	1925	"	Yes	49	"	"	40	1,315
Rhins Farmers, Ltd., Newfield, Stranraer, Wigtownshire	1925	"	"	46	"	"	105	8,168
St. Andrews and East of Fife Farmers' Club, 2, Queen's Gdns., St. Andrews, Fifeshire	1908	"	"	114	"	"	28	2,564
St. Andrew's Stock Improvement, Aikers, Tankerness, Kirkwall, Orkney	1915	"	"	88	"	"	5	56
Scottish Private Gardens' Co-op. Soc., 5, St. Andrew's Square, Edinburgh	1921	"	"	154	"	"	358	2,024
Shiskine Agric. Co-op. Society, Shiskine, Arran, Buteshire	1909	"	"	99	"	"	560	3,000
Skene Agric. Assoc., Greystone, Dunecht, Aberdeenshire	1921	"	"	15	"	"	15	274
Sollas District Agric. Co-op. Soc., Sollas, Lochmaddy, North Uist, Inverness	1919	"	"	87	"	"	23	3,463
South Harris Agric. Co-op. Soc., Leverburgh, Harris, Inverness	1918	"	"	126	"	"	33	345
Stoneybridge District Co-op. Soc., Stoneybridge, South Uist, Inverness	1913	"	"	109	"	"	18	1,091
Strathnaver Agric. Co-op. Soc., 1, Strathnaver, Kinbrace, Sutherland	—	"	"	19	"	"	5	41
Strathay Farmers' Trading Assoc., Aberfeldy, Perthshire	1917	"	"	34	"	"	45	110
Stuartfield Farmers' Assoc., Commercial Bank of Scotland, Strichen, Aberdeen	1921	"	"	32	"	"	554	424
Sutherland Farmers' Co-op. Association, Palrossie, Dornoch, Sutherlandshire	1925	"	"	8	"	"	20	—
Tarf Valley Agric. Co-op. Soc., Lochhill, Ringford, Kirkcudbrightshire	1903	"	"	86	"	"	998	9,318

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
Terregles Smallholders' Assoc., 3, Dunbar Terrace, Dumfries	—	Yes	Yes	43	Trading	Requisites	63	879
Thorntonloch Agric. Co-op. Soc., 1924	—	„	„	28	„	„	31	698
Kockburnspath, Berwickshire	—	„	„	63	„	„	18	1,264
Tigharry and District Co-op. Soc., Tigharry, Lochmaddy, North Uist, Inverness	—	„	„	44	„	„	12	766
Tomich (Beauly) Agric. Co-op. Soc., 9, Beaufort Gardens, Station Rd., Beauly, Inverness	—	„	„	14	„	„	3	299
Tornaveen Agric. Co-op. Soc., Drumlassie, Torphins, Aber- deenshire	—	„	„	17	„	„	202	538
Turnerhall Smithy Association, 1921 Auction Hall, Ellon, Aber- deenshire	—	„	„	10	„	„	6	—
Vattin and District Agric. Co-op. Soc., 6, Roag, Dunvegan, Skye, Inverness	—	„	„	91	„	„	37	1,531
West Barra Agric. Co-op. Soc., 1918 Borve, Castlebay, Isle of Barra, Inverness	—	„	„	14	„	„	205	388
Whauphill Farmers' Farriery Assoc., Barwhanny, Whauphill, Wigtownshire	—	„	„	66	„	„	1,725	780
Wishaw and District Dairy Farmers' Assoc., Commercial Bank of Scotland, Shotts, Lanarkshire	—	„	„	20	„	„	5	—
Woodhead Farmers' Assoc., 1924 Woodhead, Fyfe, Aberdeen	—	„	„					

## AGRICULTURAL CREDIT

Armadales Sheep Stock Club	—	—	—	13	Credit	—	650	624
Co-op. Credit, Public School, Armadales, Thurso	—	—	—	24	„	—	1,560	827
Balephetrish Sheep Stock Club	—	—	—	9	„	—	1,079	726
Co - op. Credit, Crosapol, Tiree, Argyll	—	—	—	17	„	—	4	122
Balmacara Sheep Stock Club	—	—	—	9	„	—	720	967
Co-op. Credit, Bank House, Balmacara	—	—	—	10	„	—	430	564
Ben Scrioll Sheep Stock Club	—	—	—	9	„	—	450	446
Co-op. Credit Soc., Public School, Arnisdale, Glenelg	—	—	—					
Beolary Sheep Stock Club Co-op. Credit, Beolary, Glenelg, Inverness	—	—	—					
Borgie Sheep Stock Club Co-op. Credit, Borgie House, Borgie, Skerry	—	—	—					
Carbostbeg Sheep Stock Club	—	—	—					
Co-op. Credit Soc., Carbostbeg, Inverness	—	—	—					

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Corries Sheep Stock Club Co-op. Credit, Culnaenock, Staffin, Inverness	—	—	—	43	Credit	—	£ 242	£ 185
Dalangwell Sheep Stock Club Co-op. Credit, Strathy, Sutherlandshire	—	—	—	52	„	—	—	763
Drimsdale Sheep Stock Club Co-op. Credit Soc., Drimsdale, Lochboisdale, South Uist	—	—	—	10	„	—	180	305
Dunbeath Sheep Stock Club Co-op. Credit Soc., Knockglass, Dunbeath	—	—	—	29	„	—	14	1,536
Eboist Sheep Stock Club Co-op. Credit Soc., Oze, Dunvegan, Skye	—	—	—	10	„	—	783	401
Eynort Sheep Stock Club Co-op. Credit Soc., Eynort, Carboist, Skye, Inverness	—	—	—	8	„	—	400	364
Keoldale Sheep Stock Club Co-op. Credit Soc., Public School, Durine, Durness, Sutherland	—	—	—	43	„	—	3,164	4,401
Kingsburgh Sheep Stock Club Co-op. Credit Soc., Estate Office, Uig, Skye	—	—	—	14	„	—	2,077	1,430
Kinlochewe Rural Co-op. Credit Soc., 3, Incheril, Kinlochewe, Achnasheen, Ross-shire	—	—	—	10	„	—	25	243
Loch Portain and Cheesebay Sheep Stock Club Co-op. Credit Soc., Cheesebay, Lochmaddy, North Uist	—	—	—	32	„	—	171	73
Muie Sheep Stock Club Co-op. Credit Soc., Rogart, Sutherland	—	—	—	15	„	—	465	346
Naver Sheep Stock Club Co-op. Credit Soc., Naver, Bettyhill, Sutherland	—	—	—	7	„	—	490	442
Newton Sheep Stock Club Co-op. Credit Soc., Newton, Lochmaddy, North Uist	—	—	—	7	„	—	203	231
North Raasay Sheep Stock Club Co-op. Credit Soc., Osaig, Raasay, by Kyle, Ross-shire	—	—	—	12	„	—	164	476
North Scurrybreck Sheep Club Co-op. Credit Soc., Rigg, Staffin, Inverness	—	—	—	13	„	—	765	540
North Talisker Sheep Stock Club Co-op. Credit Soc., Port-nalong, Carboist, Skye	—	—	—	68	„	—	625	1,048
Old Corry Sheep Stock Club Co-op. Credit Soc., Old Corry, Broadford, Skye	—	—	—	7	„	—	630	680
Oze Sheep Stock Club Co-op. Credit Soc., Oze, Dunvegan, Skye	—	—	—	9	„	—	438	390

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
							£	£
Polla Sheep Stock Club Co-op. Credit Soc., School, Laid, Durness, Sutherland	—	—	—	15	Credit	—	247	225
Satran Sheep Stock Club Co-op. Credit Soc., Satran, Carbost, Skye	—	—	—	7	„	—	140	276
Shinness Sheep Stock Club Co-op. Credit Soc., School House, Shinness, Lairg, Sutherland-shire	—	—	—	28	„	—	1,008	2,916
South Scorrybreck Sheep Stock Club Co-op. Credit Soc., Torasvaig, Portree	—	—	—	20	„	—	1,620	1,341
Ullinish Sheep Stock Club Co-op. Credit Soc., Parish Council Office, Struan, Dunvegan	—	—	—	16	„	—	646	223
Broadloan Agric. Credit Soc., Wee Wood Poultry Farm, Renfrew	—	—	—	11	„	—	36	—
Mearns Agric. Credit Society, Laurencekirk, Kincardineshire	—	—	—	26	„	—	443	—

# IRELAND

## CREAMERIES

A	B	C	D	E	F	G	H	I
							£	£
<b>ANTRIM:</b>								
Ahoghill, Ahoghill, Ballymena	1898	Yes	Yes	71	(a) Manufacture; (b) sale	Butter	337	11,159
Ballyrashane, Ballyrashane, Coleraine	1896	„	„	62	„	„	3,538	35,191
Braid, Broughshane .. ..	1902	„	„	341	„	(a) Butter; (b) agricultural goods	949	16,765
Cairncastle, Cairncastle	1913	„	„	111	„	Butter	403	3,508
Cloughmills, Cloughmills	1899	„	„	60	„	„	264	11,497
Deerpark, Glenarm .. ..	1908	„	„	140	„	„	485	6,377
Duncane, Randalstown	1897	„	„	122	„	(a) Butter; (b) agricultural goods	623	19,344
Glarryford, Glarryford	1900	„	„	72	„	Butter	432	24,970
Glencoe, Cairnduff, Larne	1914	„	„	104	„	„	130	2,922
Portglenone, Portglenone	1901	„	„	111	„	„	385	611
Rasharkin, Rasharkin	1912	„	„	79	„	„	215	1,268

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
<b>ANTRIM—Continued</b>								
Rathkenny, Carncoagh ..	1903	Yes	Yes	102	Marketing	(a) Butter; (b) agricultural goods	£ 589	£ 108,080
Ulster Creameries, 134, Castle-reagh Street, Belfast	1923	"	"	9	"	Milk	2,281	48,146
<b>ARMAGH:</b>								
Ballybrolly, Ballybrolly ..	1920	"	"	7	(a) Manufacture; (b) sale	(a) Butter; (b) agricultural goods	9	8,823
Derrynoose, Derrynoose, Keady	1907	"	"	223	"	"	371	3,888
Enagh, Enagh, Markethill ..	1914	"	"	23	"	"	50	2,884
Fane Valley, Altnamachin, Castleblaney	1914	"	"	261	"	"	617	11,587
Tullyogallaghan, Tullyogallaghan	1914	"	"	52	"	Butter	25	506
<b>FERMANAGH:</b>								
Ballinamallard, Ballinamallard	1897	"	"	326	"	Butter and agricultural goods	1,057	12,013
Belleek, Belleek ..	1899	"	"	263	"	"	824	51,046
Derrygonnelly, Derrygonnelly	1898	"	"	214	"	"	1,174	16,028
Erne, Kesh ..	1898	"	"	125	"	"	550	32,579
Irvinestown, Irvinestown	1897	"	"	82	"	"	377	14,959
Kinawley, Kinawley, Belturbet	1898	"	"	470	"	Butter	1,215	17,801
Lack, Lack, Kesh ..	1910	"	"	146	"	"	160	1,817
Lisbellaw, Lisbellaw ..	1898	"	"	71	"	"	464	6,883
Lisnaskea, Lisnaskea ..	1898	"	"	56	"	(a) Butter; (b) agricultural goods	4,153	34,193
Springfield, Springfield, Ennisillen	1897	"	"	320	"	Butter	1,573	24,180
Termon, Rushindoo, Tieve-more, Pettigo	1901	"	"	70	"	Butter and agricultural goods	238	5,481
Treemore, Treemore ..	1923	"	"	143	Manufacture and sale	Butter	448	5,780
Whealt, Belleek ..	1899	"	"	63	"	Butter and agricultural goods	246	2,350
<b>TYRONE:</b>								
Albany, Stewartstown ..	1898	"	"	100	"	Butter	338	818
Ardstraw, Ardstraw, Newtown-stewart	1898	"	"	91	"	Butter and agricultural goods	306	6,889
Aughur, Augher ..	1899	"	"	203	"	"	953	26,452
Aughnacloy, Aughnacloy ..	1902	"	"	59	"	Butter	218	3,190
Beltrim, Gortin, Newtown-stewart	1902	"	"	189	"	Butter and agricultural goods	671	2,241
Beragh, Beragh ..	1897	"	"	140	"	Butter	249	14,759
Brackey, Sixmilecross ..	1898	"	"	149	"	"	323	4,674
Carriekmore, Carriekmore ..	1913	"	"	215	"	Butter and agricultural goods	477	2,735

# BRITISH ISLES

	A	B	C	D	E	F	G	H	I
<i>TYRONE—Continued</i>									
Castlecaulfield, Castlecaulfield	1898	Yes	Yes	91	Manufacture and sale	—	—	—	—
Clonoe, Coalisland .. ..	1899	"	"	140	"	Butter and agricultural goods	239	1,405	
Coagh, Coagh .. ..	1896	"	"	275	"	"	380	6,035	
Corbo, Corbo .. ..	1918	"	"	—	"	"	646	2,924	
Curglasson, Stewartstown ..	1898	"	"	97	"	Butter	403	1,291	
Donalong, Bready, Strabane	1903	"	"	38	"	"	269	4,377	
Doons, Doons, Cookstown ..	1897	"	"	140	"	"	407	10,392	
Dromore, Dromore .. ..	—	"	"	—	"	Butter and agricultural goods	970	12,624	
Drumlegagh, Stewartstown ..	1898	"	"	88	"	"	334	4,307	
Drumquin, Drumquin .. ..	1911	"	"	204	"	"	313	6,380	
Dunamanagh, Dunamanagh ..	1914	"	"	—	"	Butter	352	4,584	
Dunamore, Dunamore .. ..	—	"	"	—	"	Butter and agricultural goods	95	3,895	
Fintona, Fintona .. ..	1895	"	"	107	"	Butter	—	3,613	
Fivemiletown, Fivemiletown ..	1899	"	"	80	"	"	1,281	19,116	
Glenlark, Glenlark, Gortin ..	1914	"	"	80	"	"	—	250	
Greencastle, Greencastle, Newtownstewart	1904	"	"	361	"	"	840	2,510	
Killen, Killen, Castlederg ..	1900	"	"	133	"	Butter and agricultural goods	486	11,686	
Killeenan, Killeenan .. ..	—	"	"	—	"	"	145	2,037	
Killeter, Killeter, Castlederg	1898	"	"	155	"	"	605	5,511	
Killyman, Killyman, Moy ..	1898	"	"	104	"	"	686	25,384	
Leckpatrick, Artigarvan, Strabane	1901	"	"	48	(a) Manufacture; (b) sale	"	341	28,845	
Lissan, Lissan, Cookstown ..	—	"	"	—	"	Butter	259	987	
Lower Badoney, Lower Badoney	1922	"	"	—	"	"	74	1,021	
Mountjoy, Mountjoy, Omagh	1915	"	"	94	"	"	484	4,832	
Newtown Saville, Newtown Saville, Omagh	1899	"	"	118	"	Butter and agricultural goods	229	7,567	
Newtownstewart, Newtownstewart	1909	"	"	74	"	Butter	311	6,572	
North Cappagh, Mountjoy, Omagh	1897	"	"	76	"	"	—	2,904	
Omagh, Omagh .. ..	1897	"	No	400	"	Butter and agricultural goods	1,282	52,796	
Pomeroy, Pomeroy .. ..	1897	"	Yes	200	"	"	690	7,141	
Shaneragh, Dromore .. ..	1897	"	"	302	"	Butter	—	7,384	
Spamont, Castlederg .. ..	1897	"	"	232	"	Butter and agricultural goods	1,552	11,076	
Tamnaskenny, Tamnaskenny, Cookstown	1910	"	"	46	"	Butter	—	670	
The Harp, Trillick .. ..	1897	"	"	130	"	"	—	2,725	
Urney, Urney .. ..	1899	"	"	77	"	"	—	2,403	
Victoria Bridge, Victoria Bridge	1901	"	"	71	"	"	413	4,889	



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
ONDONDERREY.							£	£
Ballyarton, Ballyarton, Londonderry	1901	Yes	Yes	—	(a) Manufacture; (b) sale	Butter	403	5,288
Desertmartin, Desertmartin ..	1898	"	"	224	"	"	200	1,000
Draperstown, Draperstown ..	1900	"	"	103	"	"	—	—
Garvagh, Garvagh ..	1899	"	"	53	"	Butter and agricultural goods	269	9,778
Money more, Money more	1896	"	"	228	"	Butter	803	6,557
Tamlaght, Tamlaght ..	—	"	"	—	"	"	142	364
AVAN:								
Bailieboro' C.D.S., Bailieboro'	1902	"	"	227	(a) Manufacture; (b) distribution; (c) sale	(a) Butter, (b) agricultural goods	1,048	9,390
Ballyconnell C.D.S., Ballyconnell	1909	"	"	259	"	Butter	808	Not known
Belturbet C.A. and D.S., Belturbet	1904	"	"	160	"	"	160	"
Billis C.A. and D.S., Billis, Virginia	1905	"	"	12	"	"	6	3,203
Bogeskey C.A.D.S., Grousehall, Bailieboro'	1906	"	"	40	"	"	104	2,927
Butlersbridge C.A.D.S., Butlersbridge	1910	"	"	40	"	"	18	781
Carrickallen C.A.D.S., Mountain Lodge, P.O., Cootehill	1904	"	"	76	"	(a) Butter, (b) milling, (c) agricultural goods	293	4,496
Cavan Central C.A.D.S., Ballyhaise	1899	"	"	245	"	(a) Butter; (b) agricultural goods	819	29,504
Coronea Bridge C.D.S., Coronea, Arva	1909	"	"	146	"	(a) Butter; (b) meal and flour; (c) agricultural goods	215	6,123
Corraghroe C.D.S., Corraghroe, Stradone	1907	"	"	29	"	Butter and cans	21	2,932
Drumcrow C.D.S., Drumcrow, Carrickaboy	1905	"	"	29	"	"	4	1,730
Gowna C.D.S., Gowna ..	1895	"	"	212	"	(a) Butter; (b) agricultural goods	618	3,334
Kill C.D.S., Killyvin, Cootehill	1904	"	"	319	"	Butter	441	5,881
Kilnaleck C.D.S., Kilnaleck ..	1902	"	"	252	"	(a) Butter; (b) agricultural goods	1,091	18,649
Moyne Hall C.D.S., Moynehall	1904	"	"	46	"	Butter	5	1,855
Nahilla C.D.S., Nahilla, Cloverhill, Belturbet	1908	"	"	34	"	"	9	1,824
Poles C.C., Pullamore ..	1909	"	"	62	"	(a) Butter; (b) agricultural goods	15	4,727

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
<i>CAVAN—Continued</i>								
Redhills C.D.S., Redhills	1904	Yes	Yes	81	(a) Manufacture; (b) distribution; (c) sale	Butter	£ 154	£ 2,773
Swanlinbar C.D.S., Swanlinbar	1901	"	"	254	"	(a) Butter; (b) agricultural goods	499	7,431
Templeport C.A. and D.S., Bawnboy	1919	"	"	219	"	Butter	699	8,525
<i>DONEGAL:</i>								
Finn Valley C.D.S., Killygordon	1898	"	"	466	"	Butter and cans	1,391	12,206
Glenfinn C.D.S., Welchtown	1902	"	"	97	"	Butter and cream	310	1,255
Inver C.A. and D.S., Inver	1903	"	"	362	"	(a) Butter; (b) agricultural goods	605	5,910
Kilbarron C.A.D.S., Cavan-garden	1903	"	"	78	"	(a) Butter and cream; (b) agricultural goods	122	5,414
Logan C.D.S., Sallybrook. Manorcunningham	1896	"	"	415	"	"	1,875	10,990
Ramelton C.D.S., Ramelton	1898	"	"	112	"	Butter and cream	430	2,148
Taughboyne C.C., St. Johnston	1909	"	"	95	"	(a) Butter; (b) agricultural goods	787	3,905
<i>MONAGHAN:</i>								
Ballinode C.D.S., Ballinode	1903	"	"	99	"	(a) Butter and milk; (b) agricultural goods	214	4,171
Carrickaslane C.D.S., Castleblaney	1918	"	"	60	"	Butter	129	3,542
Clones C.D.S., Clones	1897	"	"	403	"	(a) Butter; (b) eggs; (c) agricultural goods	1,396	40,490
Coraskea C.D.S., Coraskea (Crosskeys), Ballybay	1903	"	"	85	(a) Manufacture; (b) sale	Butter	216	1,190
Corcaghan C.D.S., Corcaghan, Stranooden	1903	"	"	140	"	(a) Butter; (b) agricultural goods	337	6,591
Corholland C.C., Smithboro'	1924	"	"	—	"	Butter	195	3,461
Co. Monaghan Central C.D.S., Doohamlet, Castleblaney	1899	"	"	618	"	"	832	26,021
Diamond Brae C.D.S., Drumalt, Stranooden	1903	"	"	87	"	"	192	1,422
Doapey C.D.S., Doapey, Aughabog, Newbliss	1903	"	"	126	"	(a) Butter; (b) coal	201	6,221
Drumnacrutten C.C., Dunraymond	1911	"	"	58	"	Butter	143	1,600
Drummurcher C.C., Corrinshigo, Drum, Clones	1907	"	"	42	"	"	30	1,901

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
<b>MONAGHAN—Continued</b>								
Greenan's Cross C.D.S., Greenan's Cross, Latnamard, Newbliss	1903	Yes	Yes	86	(a) Manufacture; (b) sale	Butter	£ 136	£ 1,1
Lough Egish C.D.S., Shantonagh, Castleblayney	1902	„	„	253	„	(a) Butter; (b) agricultural goods	438	16,1
St. Mary's C.D.S., Clontibret	1903	„	„	237	„	Butter	424	No
Town of Monaghan C.D.S., Monaghan	1901	„	„	278	„	(a) Butter; (b) agricultural goods	670	28, kno
Tyolland and Middletown C.D.S., Silverstream	1905	„	„	361	„	Butter	371	4,
<b>CLARE:</b>								
Bunratty C.C., Bunratty (new)	1927	„	„	—	„		—	—
Scariff C.C., Scariff (new)	1927	„	„	—	„		—	—
<b>CORK:</b>								
Ahadillane C.C., Donoughmore	1913	„	„	148	„	„	670	7,
Allensbridge C.C., Newmarket	1914	„	„	48	„	(a) Butter and milk; (b) groceries; (c) eggs	437	9,
Aghabullogue C.C., Aghabullogue	1916	„	„	34	„	(a) Butter and cream; (b) eggs and fowl; (c) agricultural goods	678	10,
Ballinhassig C.C., Ballinhassig (new)	1927	„	„	—	„	—	—	—
Ballyclough, Ballyclough, Malilow	1908	„	„	53	„	Butter and cream	436	23,
Banteer C.C., Banteer	1915	„	„	47	„	Butter, cream, and milk	316	5
Bandon C.C., Bandon	1903	„	„	61	„	Butter and milk	537	11,
Berrings C.D.S., Inniscarra	1903	„	„	46	„	Butter, milk, and cream	296	20,
Boherbue C.D.S., Boherbue	1901	„	„	135	„	Butter and milk	950	35
Barryroe C.C., Lislevane, Timoleague	1925	„	„	156	Trading and marketing	(a) Butter and milk; (b) agricultural goods; (c) cans	3,321	21
Ballyhay C.C., Charleville	1925	„	„	55	(a) Manufacture; (b) sale	(a) Butter, milk, cream, and cans; (b) agricultural goods	946	13

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
<b>COKE—Continued</b>							£	£
Buttevant C.C., Buttevant ..	1925	Yes	Yes	25	(a) Manufacture; (b) sale	Butter	514	23,
Castletelyons C.C., Kilcor, Castletelyons, Fermoy	1916	„	„	51	„	(a) Butter, milk, and (b) agricultural goods; (c) eggs	510	11,
Castlecor C.C., Castlecor, Kanturk	1927	„	„	—	„	Butter	887	24,
Charleville C.C., Charleville ..	1911	„	„	62	„	„	915	13,
Churchtown C.C., Churchtown, Buttevant	1924	„	„	—	„	Butter, milk, cream, & cans	791	11
Clondrohid C.C., Clondrohid, Macroom	1922	„	„	—	(a) Manufacture; (b) distribution; (c) sale	Butter and cans	1,867	24
Dromtariffe C.C., Clonbanin, Banteer	1915	„	„	37	„	(a) Butter; (b) agricultural goods	368	18
Drinagh C.C., Drinagh, Dunmanway	1923	„	„	246	„	(a) Butter, milk, cream, and cans; (b) agricultural goods	3,972	74
Killowen C.D.S., Bandon ..	1903	„	„	14	„	Butter	200	3
Kilcorney C.D.S., Rathcoole, Banteer	1891	„	„	48	„	„	372	11
Killumney C.C., Ovens ..	1906	„	„	29	„	(a) Butter; (b) agricultural goods	261	16
Liscarroll C.D.S., Buttevant	1890	„	„	41	„	Butter	504	15
Lisavaird C.C., Lisavaird, Clonakilty	1925	„	„	—	„	Butter, cream, and cans	1,316	21
Lissarda C.D.S., Lissarda ..	1892	„	„	56	„	(a) Butter; (b) eggs	737	21
Toames C.D.S., Macroom ..	1898	„	„	49	„	(a) Butter, milk, and cans; (b) agricultural goods	465	
Milford C.D.S., Milford, Charleville	1918	„	„	153	„	(a) Butter, milk, and cans; (b) eggs and fowls; (c) agricultural goods	2,523	9
Millstreet C.C., Dooneen, Millstreet	1918	„	„	92	„	(a) Butter and cans; (b) agricultural goods	311	1
Mourne Abbey C.D.S., Mallow	1895	„	„	138	„	(a) Butter, milk, and cans; (b) agricultural goods	666	2

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
<b>LIMERICK—Continued</b>							£	£
Dromkeen C.D.S., Garryna- goord, Pallasgreen	1902	Yes	Yes	65	(a) Manufacture; (b) sale	Butter, milk, cream, and cans	466	17,82
Feale Bridge and Headley Bridge, C.D.S., Abbeyfeale	—	..	..	97	..	(a) Butter and cans; (b) agricul- tural goods	169	19,14
Feenagh C.D.S., Charleville ..	1891	..	..	42	..	Butter and cans	352	20,83
Garryspillane C.C., Garryspil- lane, Knocklong	1918	..	..	138	..	(a) Butter, milk, cream; (b) agricul- tural goods	785	25,80
Glenwilliam C.D.S., Ballingarry	1891	..	..	26	..	..	26	31,00
Glin C.D.S., Glin ..	1891	..	..	58	..	..	633	17,55
Granagh C.D.S., Ballingarry	1890	..	..	24	..	(a) Butter; (b) agricul- tural goods	239	24,70
Greybridge C.C., Meanus, Kil- mallock	1911	..	..	49	..	(a) Butter, cheese, milk, and cans; (b) agricul- tural goods	802	24,85
Herbertstown C.D.S., Knock- long	1903	..	..	60	..	(a) Butter, cream, milk, and cans; (b) agricul- tural goods	500	23,77
Hospital C.C., Hospital ..	1908	..	..	89	..	..	356	22,24
Kantohar C.D.S., Killeedy, Ballagh, Charleville	1904	..	..	175	..	(a) Butter, cream, milk, and cheese; (b) eggs and poultry; (c) hides and skins; (d) agricul- tural goods	3,504	94,07
Kildimo C.D.S., Kildimo ..	1914	..	..	148	..	(a) Butter, milk, and cans; (b) agricul- tural goods	385	10,6
Kilteely C.C., Kilteely ..	1908	..	..	94	..	(a) Butter and cans; (b) agricul- tural goods	466	18,1
Mount Collins C.C., Abbey- feale	1910	..	..	95	..	..	594	18,2
Newcastle West C.D.S., New- castle West	1891	..	..	45	(a) Manufacture; (b) dis- tribution; (c) sale	—	705	15,0
Oola C.D.S., Oola ..	1909	..	..	129	..	Butter	3,238	30,4
Rathkeale C.C., Rathkeale ..	1908	..	..	110	..	..	370	No know

# BRITISH ISLES

A	B	C	D	E	F	G	H
<b>LIMERICK—Continued</b>							
Sarsfield C.D.S., Templebre- dan, Pallasgreen	1902	Yes	Yes	64	(a) Manufacture; (b) distribution; (c) sale	Butter, cheese, milk, and cans	£ 376 2
Shanagolden C.D.S., Shana- golden	1890	"	"	93	"	(a) Butter, cream, and cans; (b) pigs; (c) agricultural goods	881 3
Toher C.D.S., Doon .. ..	1902	"	"	73	"	Butter	675 2
Tournafulla C.C., Newcastle West	1910	"	"	89	"	(a) Butter and cans; (b) agricultural goods	464 2
Turraree C.C., Turraree, Athea	1911	"	"	110	"	Butter	439
<b>TIPPERARY:</b>							
Ballingarry C.C., Ballingarry, Thurles	1926	"	"	142	"	(a) Butter and milk; (b) agricultural goods	1,127 k
Ballyduag C.D.S., Ballyduag, Thurles	1901	"	"	91	"	(a) Butter, milk, and cans; (b) agricultural goods	200 1
Ballygriffin C.C., Ballygriffin, Golden, Cashel	1906	"	"	42	"	(a) Butter and milk; (b) agricultural goods	285
Ballypatrick C.D.S., Bally- patrick, Clonmel	1893	"	"	31	"	"	331 1
Bansha C.D.S., Bansha ..	1901	"	"	74	"	"	476 2
Birdhill C.C., Birdhill ..	1914	"	"	83	"	Butter, milk, and cans	239 1
Boherlahan C.C., Ardmayle, Cashel	1898	"	"	53	"	"	253 1
Borrisokane C.C., Borrisokane (new)	1927	"	"	—	"	"	—
Borrisoleigh C.C., Borrisoleigh, Templemore	1908	"	"	87	"	(a) Butter, milk, and cans; (b) agricultural goods	112 2
Ballycarron C.C., Dolla, Ne- nagh	1917	"	"	44	"	"	26 k
Burncourt C.D.S., Clogheen, Cahir	1903	"	"	38	"	(a) Butter; (b) eggs; (c) agricultural goods	113 1
Cloncannon C.C., Moneygall, Roscrea	1908	"	"	31	"	Butter and milk	35
Clonoulty C.D.S., Rossmore, Goold's Cross	1899	"	"	271	"	Butter, milk, and cans	2,160 1

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
<b>TIPPERARY—Continued</b>								
Coolmoyne C.C., Rathbrit,	1909	Yes	Yes	207	(a) Manufacture; (b) distribution; (c) sale	(a) Butter and milk; (b) agricultural goods	£ 369	£ 41,276
Fethard						Butter		
Drombane C.D.S., Drombane,	1896	„	„	163	„	Butter	1,099	26,072
Thurles								
Duharra C.C., Newtown, Nenagh	1913	„	„	96	„	—	369	Not known
Fennor C.D.S., Rathbeg,	1899	„	„	229	„	(a) Butter and milk; (b) agricultural goods	913	20,302
Urlingford						(c) eggs		
Glen of Aherlow C.D.S., Bansha	1892	„	„	70	„	(a) Butter and milk; (b) agricultural goods	672	30,766
Golden C.C., Golden, Cashel (new)	1927	„	„	—	„	—	—	—
Grangemockler C.D.S., Nine-milehouse	1894	„	„	91	„	(a) Butter, milk, and cans; (b) agricultural goods	611	17,752
Hollyford C.D.S., Hollyford,	1903	„	„	105	„	„	939	29,631
Cappawhite								
Killea C.C., Killea, Templemore	1906	„	„	84	„	(a) Butter, milk and cream; (b) agricultural goods	93	5,106
Killean C.C., Killeen, Nenagh	1910	„	„	78	„	„	21	7,290
Kilross C.D.S., Kilross	1896	„	„	172	„	(a) Butter and milk; (b) agricultural goods	1,301	47,826
Kivilcarris C.C., Drom, Templemore	1904	„	„	106	„	Butter, cream, and milk	88	6,925
Killoscully C.C., Longstone,	1923	„	„	41	„	Butter and milk	132	6,685
Killoscully								
Kilcommon C.C., Kilcommon,	1917	„	„	88	„	„	81	Not known
Thurles								
Knockfune C.A.D.S., Knockfune, Newport	1909	„	„	26	„	„	362	.
Lagganstown C.D.S., Lagganstown, Golden, Cashel (amalgamated with Kilcommon)	1902	„	„	44	„	—	24	18,271
Montore C.C., Clonakenny, Roscrea	1924	„	„	154	„	Butter, milk, cream, and cans	228	1
Nenagh C.C., Nenagh	1913	„	„	78	„	Butter	267	27,497

# BRITISH ISLES

A	B	C	D	E	F	G	H
<b>TIPPERARY—Continued</b>							
Newport C.D.S., Newport ..	1903	Yes	Yes	102	(a) Manufacture; (b) distribution; (c) sale	(a) Butter and milk; (b) agricultural goods	£ 87 :
Outrath C.D.S., Outrath, Cahir	1899	..	..	144	..	..	1,623 :
Rearcross C.C., Rearcross, Newport	1917	..	..	46	..	Butter, cream, and milk	369
Silvermines C.D.S., Silvermines, Nenagh	1896	..	..	42	..	..	237
Solohead C.D.S., Limerick Junction	1901	..	..	137	..	(a) Butter, cream, and milk; (b) agricultural goods	2,586
Springmount C.D.S., Springmount, Clonmel	1896	..	..	85	..	..	789
Suirvale C.D.S., Market St., Cahir	1901	..	..	68	..	Butter, cream, milk, and cans	1,067
Thurles C.D.S., Thurles ..	1902	..	..	77	..	..	109
Tipperary C.C., Tipperary ..	1908	..	..	332	..	..	2,299 1
Templetuohy C.C., Templetuohy, Templemore	1921	..	..	32	..	(a) Butter, cream, milk, and cans; (b) agricultural goods	112
Templerece and Castleiney C.D.S., Castleiney, Templemore	1905	..	..	75	..	Butter	66
Toomevara C.A.D.S., Toomevara, Nenagh	1909	..	..	115	..	Butter, milk, and cans	318
<b>WATERFORD</b>							
Carrigeen C.D.S., Carrigeen ..	1895	..	..	174	..	..	1,418
Dungarvan C.C., Dungarvan	1920	..	..	66	..	(a) Butter, milk, and cans; (b) agricultural goods	4,386
Loughcullen C.D.S., Kilmacow	1904	..	..	87	..	..	619
Glenmore C.C., Glenmore ..	1905	..	..	168	..	(a) Butter and cans; (b) agricultural goods; (c) coal	618
Kilmacow C.D.S., Kilmacow	1895	..	..	164	..	(a) Butter and milk; (b) agricultural goods	1,309
Slieverue C.C., Rathpatrick ..	1917	..	..	71	..	..	185
Stradbally and Comeragh Valley C.A.S., Durrow, Stradbally	1919	..	..	300	..	..	4,062



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	
<b>KILKENNY:</b>								
Ballybur C.C., Ballybur, Cuffe's Grange	1911	Yes	Yes	96	(a) Manufacture; (b) distribution; (c) sale	Butter	£ 77	7
Ballyhale C.D.S., Knocktopher	1895	"	"	82	"	(a) Butter, milk, and cans; (b) agricultural goods	495	15
Ballyragget C.C., Ballyragget	1915	"	"	84	"	"	52	1
Barrowvale C.C., Goresbridge	1913	"	"	101	"	"	199	£
Bennettsbridge C.C., Bennetts-bridge	1909	"	"	118	"	(a) Butter, milk, and cans; (b) agricultural goods; (c) flour	325	10
Brandon Vale C.C., Ballyogan, Grauguenamanagh	1914	"	"	97	"	(a) Butter and milk; (b) agricultural goods	87	4
Callan C.D.S., Callan .. ..	1899	"	"	135	"	"	984	4
Castlecomer C.C., Castlecomer	1913	"	"	127	"	(a) Butter, cream, milk, and cans; (b) agricultural and mill goods	925	1
Castlehale C.D.S., Kilmoganny	1900	"	"	62	"	(a) Butter, milk, and cans; (b) agricultural goods	380	1
Kells C.D.S., Thomastown ..	1898	"	"	82	"	"	519	1
Kilkenny C.C., Kilkenny ..	1917	"	"	73	"	"	143	1
Muckalee C.D.S., Muckalee, Ballyfoyle	1891	"	"	161	"	"	1,242	2
Nore Valley C.C. Thomas-town	1912	"	"	54	"	"	432	
Piltown C.D.S., Piltown ..	1900	"	"	716	"	"	4,675	6
Windgap C.D.S., Windgap ..	1893	"	"	118	"	(a) Butter, cream, milk, and cans; (b) agricultural goods	832	2
<b>LEIX:</b>								
Donaghmore C.C., Ballymee-lish Park, Ballybrophy (new)	1927	"	"	—	"	—	—	
<b>LONGFORD:</b>								
Columbkille C.D.S., Aughnaccliffe, Granard	1900	"	"	485	"	Butter	1,074	1

# BRITISH ISLES

A	B	C	D	E	F	G	H
<b>WEXFORD:</b>							£
Ida C.O., Tullagher, New Ross	1915	Yes	Yes	170	(a) Manufacture; (b) distribution; (c) sale	(a) Butter, milk, and cans; (b) agricultural and mill goods	743
Inch C.D.S., Inch ..	1895	..	..	149	..	(a) Butter and cans; (b) agricultural goods	934
Macamore C.C., Ballycanew, Gorey	1921	..	..	69	..	(a) Butter and cans; (b) agricultural goods; (c) eggs	2,643
Pallas C.A.D.S., Inch ..	1903	..	..	89	..	(a) Butter; (b) eggs; (c) agricultural goods	374
<b>LEITRIM:</b>							
Bornacoola, Johnston's Bridge, Dromod	1901	..	..	194	..	Butter	270
Breffni C.C., Dromahair ..	1897	..	..	184	..	(a) Cream and cans; (b) agricultural goods	520
Greevoles C.C., Drunkesmin ..	1915	..	..	91	..	Butter	154
Dowra C.C., Dowra (new) ..	1927	..	..	—	..	—	—
Eslin Bridge C.D.S., Mohull ..	1900	..	..	305	..	(a) Butter, milk and cans; (b) agricultural goods	452
Killasnott C.D.S., Lurganboy, Manorhamilton	1899	..	..	189	..	..	528
Kiltoghert C.D.S., Kiltoghert, Carrick-on-Shannon	1901	..	..	1,408	..	..	2,186
Kinlough C.D.S., Kinlough ..	1897	..	..	378	..	(a) Butter, cream, and cans; (b) agricultural goods; (c) eggs and poultry	—
St. Brigid's C.C., Ballinamore (new)	1927	..	..	—	..	—	—
<b>MAYO:</b>							
Ballaghaderreen C.D.S., Ballaghaderreen	1898	..	..	575	..	(a) Butter and cans; (b) agricultural goods	1,023

# BOOK OF AGRICULTURAL CO-OPERATION

		B	C	D	E	F	G	H	I
A.C., Kilmore via	1908	Yes	Yes	303	(a) Manufacture; (b) distribution; (c) sale	(a) Butter, milk, and cans; (b) store and agricultural goods	£ 573	£ 11,6	
Croghan C.D.S., Croghan, Boyle	1898	„	„	229	„	Butter and cans	960	2,11	
Kilmastranny C.D.S., Carrick-on-Shannon	1898	„	„	188	„	(a) Butter and cans; (b) agricultural goods	789	7,06	
Knockvicar C.D.S., Knockvicar, Boyle	1898	„	„	—	—	—	—	—	
SLIGO:									
Achonry C.D.S., Achonry, Bunninadden	1897	„	„	661	„	(a) Butter and cans, (b) agricultural goods, (c) bacon	1,760	32,50	
Ballinfull C.D.S., Ballinfull ..	1897	„	„	477	„	„	1,029	15,49	
Ballintrillick C.D.S., Cliffoney	1897	„	„	877	„	(a) Butter; (b) agricultural goods; (c) eggs	1,160	22,91	
Ballymote C.D.S., Gurteen ..	1897	„	„	980	„	Butter and cans	1,357	11,88	
Drumcliffe C.D.S., Drumcliffe	1895	„	„	484	„	(a) Butter and cream; (b) agricultural goods	944	10,33	
Gurteen C.D.S., Gurteen, Ballymote	1897	„	„	750	„	(a) Butter and cans; (b) agricultural goods	1,106	16,30	
Riverstown C.D.S., Rivers-town	1897	„	„	603	„	—	1,013	Not known	
Rathscanlon C.C., Tubbercurry (new)	1927	„	„	—	—	—	—	—	

## AGRICULTURAL SOCIETIES

### ANTRIM:

East Antrim, Ballycarry ..	1913	Yes	Yes	72	Trading	Agricultural goods and groceries	2,364	28,107
Lisburn, Lisburn ..	1909	„	„	2,473	„	„	33,248	78,735

### ARMAGH:

Five Lane Ends, Annaghmore	1922	„	„	30	„	„	509	9,125
Frontier, Alderside, Newry ..	1903	„	„	81	„	Agricultural goods	17	31
Killeavy, Killeen ..	1916	„	„	195	„	„	104	548

# BRITISH ISLES

	A	B	C	D	E	F	G	H	I
<b>DOWN:</b>									
Annaclogh, Annaclogh, Rathfriland	1903	Yes	Yes	67	Trading	Agricultural goods	£	—	£
Clonallon, Carrickmacsday, Warrenpoint	1914	„	„	124	„	„	25		
Clonduff, Hilltown, Newry	1903	„	„	219	„	„	196		
Downpatrick, Downpatrick	1918	„	„	242	„	Agricultural goods and groceries	2,866	22,	
Kilcoo, Kilcoo	1904	„	„	129	„	Agricultural goods	13		
<b>FERMANAGH:</b>									
Lowtherstown, Keeran, Irvinestown	1919	„	„	418	„	Agricultural goods and groceries	1,759	12,	
Maguiresbridge, Drumboughlen, Maguiresbridge	1922	„	„	134	„	„	1,095	7,	
Newtownbutler, Chestnut Lodge, Newtownbutler	1917	„	„	188	„	„	—	4,	
Springfield, Springfield	—	„	„	—	„	„	454	18,	
<b>LONDON DERRY:</b>									
Kilronaghan, Murmeal, Tubermore	1919	„	„	132	„	„	1,289	5,	
Magherafelt, Ballymoghgan, Magherafelt	1920	„	„	384	„	„	6,182	25,	
Moneymore, Ivy Cottage, Moneymore	1915	„	„	189	„	„	3,069	22,	
Roe Valley, Dungiven	1920	„	„	117	„	„	2,219	9,	
<b>TYRONE:</b>									
Ballylurgan, Crieve N.S., Five-miletown	1920	„	„	300	„	„	4,005	39,	
Carmen, Altenagh Lower, Carrickmore	1916	„	„	393	„	„	459	6,	
Drumragh and Cappagh, 2, John Street, Omagh	1920	„	„	516	„	„	4,616	1,	
Millview, Drumconnis, Drummore	1920	„	„	187	„	„	—	2,	
Sixmilecross, Foremass Lower, Sixmilecross	1915	„	„	264	„	„	497	5,	
<b>CAVAN:</b>									
Bruskey C.A.S., Drumbruckless, Ballinagh	1904	„	„	155	„	Agricultural goods	17		
Castlerahan C.A.S., Castlerahan, Ballyjamesduff	1902	„	„	198	„	„	26		
Cloverhill C.A.S., Drum, Clones	1919	„	„	209	„	„	906	7,	
Cross C.A.S., Crossreagh, Mullagh	1903	„	„	87	„	„	11	N	
Dromard C.A.S., Moyne	1919	„	„	84	„	„	187	N	
Kingscourt C.A.S., Kingscourt	1897	„	„	208	„	(a) Agricultural goods; (b) coal	201	kn	

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

	A	B	C	D	E	F	G	H	I
								£	£
<b>CAVAN—Continued</b>									
Lear C.A.S., Bailieboro'	.. 1907	Yes	Yes	393	Trading	(a) Agricultural goods; (b) groceries	1,768	9,031	
Shercock C.A.S., Shercock	.. 1917	"	"	141	"	Agricultural goods	1,117	5,990	
<b>DONEGAL:</b>									
Ardara C.A.S., Ardara	.. 1911	"	"	189	"	(a) Agricultural goods; (b) groceries (c) tweeds	211	5,650	
Buncrana C.A.S., Buncrana	.. 1919	"	"	199	"	Agricultural goods	562	3,713	
Clondahorkey C.A.S., Dunfally	1914	"	"	136	"	(a) Agricultural goods; (b) groceries	1,244	5,707	
Cloughaneely C.A.S., Gortahork	1919	"	"	252	"	"	1,041	4,358	
Conwal C.A.S., Letterkenny	.. 1919	"	"	372	"	"	1,783	8,989	
Corkey C.A.S., Manorcunningham	1920	"	"	170	"	"	802	6,140	
Deele Valley C.A.S., Convoy	.. 1920	"	"	242	"	"	1,148	6,690	
Doe C.A.S., Creeslough, Letterkenny	1920	"	"	132	"	"	921	14,258	
Doochary C.A.S., Doochary	.. 1919	"	"	85	"	Agricultural goods	24	1,406	
Downstrands C.A.S., Narin, Glenties	1910	"	"	80	"	"	114	4,264	
Falcarragh C.A.S., Falcarragh	1920	"	"	131	"	(a) Agricultural goods; (b) groceries	856	5,389	
Gartan and Kilmacrennan C.A.S., Termon	1921	"	"	240	"	"	1,034	6,268	
Glassagh C.A.S., Derrybeg	.. 1919	"	"	212	"	"	510	5,689	
Gweebor C.A.S., Middle Dore, Bundeg	1909	"	"	173	"	"	139	2,649	
Inniskeel C.A.S., Glenties	.. 1908	"	"	390	"	"	374	14,071	
Moville C.A.S., Moville	.. 1919	"	"	321	"	"	1,107	8,192	
Templecrone C.A.S., Dungloe	1906	"	"	825	(a) Manufacturing; (b) trading	(a) Agricultural goods; (b) machine and hand-knit goods	1,611	80,429	
<b>MONAGHAN:</b>									
Mulladuff C.A.S., Smithborough	1917	"	"	254	Trading	(a) Agricultural goods; (b) eggs	478	9,974	
<b>CLARE:</b>									
East Clare C.A.S., Scariff	.. 1920	"	"	327	"	(a) Agricultural goods; (b) groceries	1,155	11,404	
Kilkeedy C.A.S., Boston, Tubber	1920	"	"	124	"	"	200	3,390	
Kilmaley C.A.S., Kilmaley	.. 1920	"	"	171	"	Agricultural goods	307	3,005	
Milltown Malbay C.A.S., Milltown Malbay	1919	"	"	242	"	"	396	1,99	
Ruan C.A.S., Ruan, Corofin	.. 1902	"	"	194	"	"	25	43	

# BRITISH ISLES

	A	B	C	D	E	F	G	H	I
<b>COCK:</b>									
Carrignavar C.A.S., Carrigna- var	1919	Yes	Yes	52	Trading	Agricultural goods	£ 168	£ 265	
Duhallo C.A.S., Boherbue ..	1916	"	"	18	"	"	4	3,636	
Fermoy C.A.S., McCurtain Street, Fermoy	1914	"	"	—	(a) Milling; (b) trading	(a) Agricul- tural goods; (b) mill goods	10,223	25,903	
Kilmurry C.A.S., Dooniskey, Lissarda	1917	"	"	101	Trading	(a) Agricul- tural goods; (b) groceries	773	11,195	
Mallow Co-op. Soc., Mallow ..	1920	"	"	590	(a) Manufac- ture; (b) trading	(a) Bakery goods; (b) groceries	1,970	11,380	
Twopothouse C.A.S., Mallow	1920	"	"	26	Trading	(b) groceries Agricultural goods; (b) groceries	914	2,271	
Whitechurch C.A.S., White- church	1917	"	"	—	"	"	45	Not known	
<b>KERRY:</b>									
Killarney C.A.S., Killarney ..	1919	"	"	447	"	"	2,571	7,198	
Lisnagoeann C.A.S., Headford, Killarney	1919	"	"	176	"	Agricultural goods	436	Not known	
Traighli C.A.S., Ashe Street, Tralee	1925	"	"	23	"	(a) Agricul- tural goods; (b) groceries	—	5,587	
<b>LIMERICK:</b>									
Adare Co-op. Society, Adare	1919	"	"	414	"	"	3,420	14,566	
Pallaskenry Co-op. Farm Im- plement Society, Ballinacar- riga, Kildimo	1914	"	"	32	—	—	10	Nil	
Upper Connello C.A.S., Fee- nagh, Charleville	1920	"	"	202	Trading	Agricultural goods	1,851	6,911	
Camogue C.A.S., Herbertstown	1921	"	"	109	"	"	177	4,806	
<b>TIPPERARY:</b>									
Lower Ormonde C.A.S., Spring- mount, Borrisokane	1896	"	"	211	"	"	215	Not known	
Moyné C.A.S., Moyné, Temple- more	1895	"	"	141	"	"	27	1,277	
New Inn C.A.S., New Inn, Cahir	1899	"	"	108	"	"	20	Not known	
Slievenamon C.A.S., Grange- mockler	1920	"	"	94	"	"	1,523	3,128	
Twomileborris C.A.S., Two- mileborris	1920	"	"	28	"	"	6	1,065	
<b>WATERFORD:</b>									
Blackwater Valley C.A.S., Cap- poquin	1914	"	"	282	"	"	655	8,691	
Crooke C.A.S., Woodstown, Coolegan	1917	"	"	54	(a) Trading; (b) threshing	"	492	1,523	
Iverk C.A.S., Carrigeen ..	1898	"	"	184	"	(a) Agricul- tural goods; (b) groceries	987	30,703	
Ing C.A.S., Ring, Dungarvan	1920	"	"	112	"	Agricultural goods	528	7,411	

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

	A	B	C	D	E	F	G	H	I
<b>KILKENNY:</b>								£	£
Crosspatrick C.A.S., Bawnmore, Johnstown	1895	Yes	Yes	52	(a) Trading; (b) threshing	Agricultural goods	3		Not known
<b>KILDARE:</b>									
Athy C.A.S., Leinster Street, Athy	1905	"	"	315	"	(a) Agricultural goods; (b) groceries	165	5,729	
North-West Kildare C.A.S., Courtduff, Coolearrigan, Killock	1914	"	"	92	"	"	23	5,515	
Rathangan C.A.S., Rathangan	1916	"	"	123	"	"	29	1,702	
<b>LEIX:</b>									
Coill-na-Coirt (Courtwood) C.A.S., Courtwood, Ballybrittas, Leix	1914	"	"	235	"	Agricultural goods	55	4,714	
Durrow C.A.S., Durrow	1920	"	"	145	"	(a) Agricultural goods; (b) groceries	1,900	9,414	
Errill C.A.S., Errill	1914	"	"	64	"	Agricultural goods	16	654	
Maryborough C.A.S., Maryborough	1919	"	"	593	"	(a) Agricultural goods; (b) groceries	1,273	2,421	
Mountmellick C.A.S., Mountmellick	1918	"	"	235	"	Agricultural goods	339	4,520	
<b>LONGFORD:</b>									
Shroid C.A.S., Cooleeny	1919	"	"	56	"	"	185		Not known
<b>LOUTH:</b>									
Dromiskin C.A.S., Dromiskin, Castlebellingham	1913	"	"	142	"	(a) Agricultural goods; (b) groceries	1,038	4,504	
<b>MEATH:</b>									
Boardmill C.A.S., Trim	1918	"	"	115	"	Agricultural goods	134	1,168	
Donaghpatrick C.A.S., Rathcoon, Wilkinstown, Navan	1895	"	"	73	Trading	(a) Agricultural goods; (b) groceries	218	2,792	
Kilbeg and Staholmog C.A.S., Carlanstown, Kells	1915	"	"	12	"	Agricultural goods	44	10	
Kilmessan C.A.S., Kilmessan	1894	"	"	109	"	(a) Agricultural goods; (b) groceries	115	2,362	
Kilskyre C.A.S., Kells	1917	"	"	247	"	"	250	4,874	
Rathmolyon C.A.S., Rathmolyon, Enfield	1897	"	"	142	"	Agricultural goods	118	1,101	
<b>OFFALY:</b>									
Clara C.A.S., Clara	1920	"	"	498	"	(a) Agricultural goods; (b) groceries (c) drapery	1,551	6,773	

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
<b>OFFALY—Continued</b>								
Mount Bolis C.A.S., Gortnamona, Blue Ball, Tullamore	1920	Yes	Yes	192	Trading	(a) Agricultural goods; (b) groceries	£ 267	£ 2,130
North Offaly C.A.S., 17, William Street, Tullamore ..	1918	"	"	248	"	"	292	16,401
<b>WESTMEATH:</b>								
Ballinahown C.A.S., Ballinahown, Athlone	1900	"	"	254	"	Agricultural goods	30	844
Fore and Collinstown C.A.S., Fore	1907	"	"	200	"	"	25	162
Mount Temple, " Williams town, Moate "	1914	"	"	197	"	(a) Agricultural goods; (b) groceries; (c) eggs	230	13,904
Mullingar C.A.S., Mullingar ..	1923	"	"	560	"	(a) Agricultural goods; (b) groceries	629	7,771
<b>WEXFORD:</b>								
Enniscorthy C.A.S., Enniscorthy	1895	"	"	3,062	"	(a) Agricultural goods; (b) groceries; (c) hardware; (d) boots and shoes	12,047	Not known
Ballyduff Co-op. Farmers' Soc., Camolin	1908	"	"	9	"	Agricultural goods	90	Not known
Loe Garmain C.A.S., The Castle, Wexford	1921	"	"	1,181	"	(a) Agricultural goods; (b) groceries; (c) hardware	9,645	40,929
New Ross C.A.S., Cushinstown, Ballynabola	1906	"	"	22	"	Agricultural goods	12	51
Shelburne C.A.S., Campile (b)	1919	"	"	655	"	(a) Agricultural goods; (b) groceries	5,014	38,276
<b>WICKLOW:</b>								
Kilcool C.A.S., Kilcool ..	1920	"	"	272	"	(a) Agricultural goods; (b) groceries; (c) meal and bran; (d) hardware and paints	626	4,318
Knockananna C.A.S., Hacketstown	1914	"	"	122	"	Agricultural goods	18	248
Tinahely C.A.S., Tinahely ..	1908	"	"	275	"	(a) Agricultural goods; (b) groceries	745	5,197
<b>GALWAY:</b>								
Abbeygormican C.A.S., Corbally, Kilrickle, Loughrea	1916	"	"	102	"	Agricultural goods	345	23
Ballinamore C.A.S., Ballinamore Bridge, Ballinasloe	1915	"	"	60	"	—	99	Nil



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
<b>GALWAY—Continued</b>								
Ardrahan C.A.S., Ardrahan	1897	Yes	Yes	390	(a) Threshing and grinding; (b) trading	Agricultural goods	£ 106	£ 4,317
Ballinasloe					Trading	"	148	35
Aughrim C.A.S., Aughrim, Ballinasloe	1915	"	"	173	"	"	36	Not known
Ballymacward C.A.S., Ballymacward, Woodlawn	1898	"	"	174	"	"	26	381
Ballingarry C.A.S., Kilchreest	1917	"	"	100	"	(a) " Agricultural goods; (b) groceries	709	2,045
Cleggan C.A.S., Cleggan	1919	"	"	192	"	Agricultural goods	30	1,090
Clonbur C.A.S., Clonbur	1903	"	"	242	"	"	63	Not known
Creagh C.A.S., Creagh, Ballinasloe	1917	"	"	104	"	"	26	172
Kilkerrin C.A.S., Kilkerrin	1898	"	"	192	"	"	119	1,071
Menlough C.A.S., Menlough, Ballinasloe	1898	"	"	349	"	"	4,130	7,406
Mount Bellew C.A.S., Mount Bellew	1898	"	"	—	Milling and trading	(a) Agricultural goods; (b) mill goods	50	1,514
Oranmore C.A.S., Oranmore	1897	"	"	176	Trading	Agricultural goods	1,083	5,119
Oranmore and Ballinacourty C.A.S., Oranmore	1919	"	"	187	"	(a) Agricultural goods; (b) drapery	2,490	681
Oughterard C.A.S., Oughterard	1919	"	"	298	"	Agricultural goods	4	130
Ryehill and Monivea C.A.S., Monivea, Athenry	1915	"	"	14	"	"	14	195
Shanaglish C.A.S., Killafin, Gort	1907	"	"	113	"	"	388	Not known
St. Cailin's C.A.S., Emlaughmore, Roundstone	1919	"	"	90	"	"	21	Not known
Tyaquin C.A.S., Cormacoo, Colemanstown, Ballinasloe	1897	"	"	110	"	"	80	653
Tynagh and Killimore C.A.S., Gurrans, Tynagh, Loughrea	1898	"	"	233	"	"		
<b>LEITRIM:</b>								
Ballinaglera C.A.S., Dowra	1910	"	"	218	"	(a) Agricultural goods; (b) groceries	201	2,302
Carrigallen C.A.S., Beaghbeg, Carrigallen	1914	"	"	98	"	Agricultural goods	102	33
Cloone C.A.S., Mohill	1920	"	"	176	"	(a) Agricultural goods; (b) groceries	796	3,023
Glenfarne C.A.S., Glenfarne, Enniskillen	1915	"	"	175	"	Agricultural goods	30	107
Johnston's Bridge C.A.S., Johnston's Bridge, Dromod	1919	"	"	446	"	(a) Agricultural goods; (b) groceries and eggs	799	3,016
Rantogwe C.A.S., Drumshambo	1920	"	"	90	"	Agricultural goods	207	Not known

# BRITISH ISLES

	A	B	C	D	E	F	G	H	I
<b>MAYO:</b>									
Attymachugh C.A.S., Attymachugh, Callow, Foxford	1918	Yes	Yes	143	Trading		(a) Agricultural goods; (b) groceries and eggs; (c) hardware Agricultural goods	£ 369	£ 5,454
Aughagower C.A.S., Ardara, Aughagower, Westport	1911	"	"	121	"		"	15	252
Backs C.A.S., Knockmore, Ballina	1919	"	"	56	"		"	335	2,131
Ballinrobe C.A.S., Knockglass, Ballinrobe	1920	"	"	221	"		"	1,804	4,724
Ballyovey C.A.S., Partry, Ballinrobe	1920	"	"	114	"		(a) Agricultural goods; (b) groceries	954	5,483
Ballysokeery C.A.S., Lisglen, non, Killala	1897	"	"	160	"		"	53	2,144
Belmullet C.A.S., Glencastle, Bunahowen, Ballina	1914	"	"	175	"		—	139	Nil
Bohola C.A.S., Bohola, Kiltimagh	1895	"	"	66	"		Agricultural goods	2	258
Boleboy C.A.S., Killasser, Swinford	1919	"	"	269	"		"	444	3,694
Brize C.A.S., Balla .. ..	1919	"	"	95	"		(a) Agricultural goods; (b) groceries and eggs	381	Not known
Burrisearra C.A.S., Ballintubber, Castlebar	1898	"	"	257	"		"	730	4,374
Coisilough C.A.S., Carrowkenedy, Westport	1907	"	"	98	"		Agricultural goods	25	211
Croaghpatrick C.A.S., Locanvey, Murrisk, Westport	1915	"	"	112	"		"	42	154
Crossmolina C.A.S., Crossmolina	1899	"	"	163	"		—	35	Nil
Doega C.A.S., Doega, Achill Sound	1920	"	"	90	"		(a) Agricultural goods; (b) groceries	1,142	4,404
Drummin C.A.S., Westport ..	1917	"	"	64	"		Agricultural goods	8	8
Foxford Co-op. Industrial and Agric. Society, Foxford	1919	"	"	86	"		(a) Agricultural goods; (b) groceries	2,057	3,194
Cloondaff C.A.S., Glenhest, Newport (new)	1927	"	"	—	"		—	—	—
Killawalla C.A.S., Killadeer, Ballyhean, Castlebar	1920	"	"	117	"		Agricultural goods	90	104
Killedan C.A.S., Treenagles, Kiltimagh	1919	"	"	349	"		(a) Agricultural goods; (b) groceries	807	2,494
Kilmaclasser C.A.S., Cuiltean, Clogher, Westport	1915	"	"	84	"		Agricultural goods	16	134
Kilmeena C.A.S., Carraholly, Westport	1903	"	"	222	"		"	28	244
Knocksaxon C.A.S., Balla ..	1917	"	"	78	"		"	45	674
Logboy C.A.S., Ballyhaunis ..	1904	"	"	21	"		"	118	622

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
<b>MAYO—Continued</b>							£	£
Mayo Abbey C.A.S., Summer Hill, Ballyglass, Claremorris	1898	Yes	Yes	246	Trading	Agricultural goods	33	1,186
Mount Brown C.A.S., Mount Brown, Aughagower, Westport (new)	1927	"	"	—	"	—	—	—
St. Columba's C.A.S., Achill Sound	1920	"	"	155	"	(a) Agricultural goods; (b) groceries	821	6,159
Temple C.A.S., Charlestown ..	1917	"	"	241	"	Agricultural goods	817	1,444
Tavanaghmore C.A.S., Tavanaghmore, Balla	1913	"	"	61	"	"	15	255
Tourmakeady C.A.S., Srah N.S., Ballinrobe	1898	"	"	235	"	"	965	894
<b>ROSCOMMON:</b>								
Cam C.A.S., Curraghboy, Athlone	1899	"	"	199	"	"	28	1,600
Cloughanveele C.A.S., Ballinturley, Athleague	1910	"	"	101	"	"	14	350
Drum C.A.S., Keelty House, Athlone	1899	"	"	212	"	"	34	177
Kilteevan C.A.S., Emoe ..	1915	"	"	126	"	"	33	491
Kiltoom C.A.S., Carramore, Kiltoom	1917	"	"	97	"	"	99	475
Knockoroghery C.A.S., Corroy, Knockoroghery	1917	"	"	75	"	"	88	862
Lisadorn C.A.S., Ardlackin, Elphin	1916	"	"	124	"	"	254	Nil
Moore O.A.S., Ballindaggin, Ballinasloe	1915	"	"	43	"	"	6	99
Oran C.A.S., Highlake, Ballymacurley	1916	"	"	142	"	"	22	50
St. John's C.A.S., Ballagh, Rahara	1899	"	"	197	"	"	127	905
Tissara C.A.S., Four Roads, Athleague	1899	"	"	249	"	"	33	72
<b>SLIGO:</b>								
Ennisorone C.A.S., Kilglass ..	1897	"	"	169	"	"	86	Nil
Skreen and Dromard C.A.S., Carrowgarry, Ballysodare	1914	"	"	99	"	"	47	172

## POULTRY SOCIETIES

<b>ANTRIM:</b>								
Cloughmills, Cloughmills ..	1902	Yes	Yes	188	Marketing	Poultry (dead), eggs, and oats	123	51,579
<b>DERRY:</b>								
Dunboe, Castlerock ..	1901	"	"	380	"	"	213	17,226

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
<b>KILKENNY:</b>							£	£
North Kilkenny, Ballyragget	1905	Yes	Yes	491	Marketing	Poultry (dead), eggs, and oats	339	22,903
<b>GALWAY:</b>								
Clonbrock and Castlegar, Ahas-cragh	1898	"	"	365	"	"	324	5,300
<b>ROSCOMMON:</b>								
Athlone Co-op. Poultry and Farm Produce, Athlone	1906	"	"	299	"	"	130	11,186

# FLAX SOCIETIES

<b>ANTRIM:</b>								
Clough, Clough .. ..	1920	Yes	Yes	56	Co-op. sale	Flax and tow	3,048	—
<b>ARMAGH:</b>								
Camlough, Camlough .. ..	1918	"	"	96	"	"	411	848
Maydown, Maydown .. ..	—	"	"	—	"	"	—	—
Mullyard, Mullyard, Derry-noose, Keady	1920	"	"	141	"	"	759	433
<b>DOWN:</b>								
Diamond, Skeagh, Dromara ..	1918	"	"	102	"	"	1,255	448
Millvale, Annacloy, Banbridge	1920	"	"	107	"	"	1,912	926
Silverford, Loughbrickland ..	1917	"	"	118	"	"	962	11,604
<b>DONEGAL:</b>								
Castlefin, Castlefin .. ..	1905	"	"	79	"	"	152	449
Convoy, Convoy .. ..	1918	"	"	113	"	"	2,320	424
Letterkenny, Tullygay, Letterkenny	1905	"	"	51	"	"	24	1,500
Raymochy, Manorcunningham	1917	"	"	91	"	"	799	581
Swilly Valley, Ballindrait ..	1907	"	"	107	"	"	—	—
<b>DERRY:</b>								
Ballinderry, Ballinderry Bridge, Moneymore	1918	"	"	146	"	"	—	213
Foreglen, Ballymaclenaghan, Claudy	—	"	"	118	"	"	1,651	732
Garvagh, Moyaghill, Garvagh	1913	"	"	53	"	"	278	728
Macosquin, Macosquin, Coleraine	1903	"	"	—	"	"	—	962
<b>TYRONE:</b>								
Arboe, Islandhill, Stewartstown	1920	"	"	197	"	"	1,666	494
Strule Valley, Mountjoy P.O., Omagh	1919	"	"	154	"	"	—	—
Urney, Urney .. ..	1905	"	"	77	"	"	—	—
<b>WICKLOW:</b>								
Avoca, Mine View, Avoca ..	1915	"	"	85	"	"	89	58

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## MISCELLANEOUS SOCIETIES

	A	B	C	D	E	F	G	H	I
<b>CAVAN:</b>								£	£
Ballinagh Farmers' Co-op. Soc.,	1925	Yes	Yes	389	Marketing	Eggs		267	5,691
Ballinagh									
Moydristan Lime Burners' Society, Finea, Granard	1911	"	"	548	Lime burning	Lime		153	361
<b>LIMERICK:</b>									
Killeedy Milling, Killeedy,	1918	"	"	—	Milling	Maize, meal, and flour		1,414	20,171
Ballagh, Charleville						Show		486	1,317
Kilmallock Agric. and Industrial, Kilmallock	1912	"	"	339	Educational				
Kilmallock Friendly Society, Kilmallock	1913	"	"	—	"	"		336	360
<b>TIPPERARY:</b>									
Roscrea Bacon Factory, Roscrea	1905	"	"	4,480	Manufacture	Bacon, hams, lard, and sausages		24,211	133,345
<b>WATERFORD:</b>									
Irish Co-op. Meat, Christendom	1920	"	"	5,793	"	"		55,179	—
<b>DUBLIN:</b>									
Central Co-op. Credit Society, 84, Merrion Square	1913	"	"	16	Credit	Loans		82	—
United Irishwomen, 33, Molesworth Street	1911	"	"	—	Educational	Propaganda		—	—
<b>KILKENNY:</b>									
Kilkenny Agric. Show, St. James's Park	1902	"	"	181	"	Show		2,304	—
<b>WESTMEATH:</b>									
Athlone Co-op. Industrial and Agric. Soc., Court Devenish, Athlone	1917	"	"	289	Trading	Agricultural goods and groceries		405	1,948
Killucan Milling, Riverstown, Killucan	1918	"	"	230	Milling	Maize, meal, and flour		726	553
<b>WEXFORD:</b>									
Wexford Bacon Factory, Wexford	1909	"	"	3,159	Manufacture	Bacon, hams, lard, and sausages		28,091	115,900
Wexford Beekeepers, St. Anne's, Enniscorthy	—	"	"	—	Purchase and distribution	Bees, hives, etc.		—	—
<b>ROSCOMMON:</b>									
Athleague Milling, Athleague	1916	"	"	332	Joint ownership	Agricultural machinery		718	1,494
Tissara Farm Implement Soc., Four Roads, Athleague	1914	"	"	135				402	162
<b>SLIGO:</b>									
Drumcliffe Milling, Drumcliffe	1916	"	"	833	Milling	Maize, meal, and flour		1,839	—

# BRITISH ISLES

## FEDERATIONS

A	B	C	D	E	F	G	H	I
<b>DUBLIN:</b> Irish Agric. Wholesale Society, 151, Thomas Street	1897	Yes	Yes	474	Federation	Purchase and sale of agricultural requisites	£ 44,532	£ 543,896
<b>LIMERICK:</b> Irish Co-op. Agency Society, Central Depôt, Limerick	1895	„	„	34	„	Dairy pro- duce	951	424,994

## AGRICULTURAL CREDIT SOCIETIES

<b>ARMAGH:</b> Glassdrummond, Silverbridge, Newry	1903	Yes	Yes	122	Co-op. credit	Loans	11	3
Middletown, Middletown ..	1904	„	„	151	„	„	1,322	1,020
Mullaghbawn, Mullaghbawn ..	1903	„	„	350	„	„	3,176	1,753
<b>CAYAN:</b> Killinagh, Gubaveeney, Black- lion	1907	„	„	84	„	„	233	—
Kingscourt, Enniskeen Place, Kingscourt	1905	„	„	—	„	„	—	—
Mount Nugent, Laragh, Mount Nugent	1905	„	„	135	„	„	1,337	938
<b>DONEGAL:</b> Dungloe, Dungloe .. ..	1903	„	„	173	„	„	34	—
Gleneely, Culduff, Derry ..	1901	„	„	111	„	„	466	466
Inver, Frosses, Inver ..	1898	„	„	337	„	„	820	671
Malin, Aghnacloy N.S., Malin	1901	„	„	402	„	„	472	253
Termon, Drumoghill, Termon S.O., Letterkenny	1900	„	„	162	„	„	453	296
Tullynaught, Meenadreen, Do- negal P.O.	1903	„	„	99	„	„	281	346
<b>MONAGHAN:</b> Ballinode, Ballinode .. ..	1903	„	„	80	„	„	—	—
Corduff, Corduff, Carrickma- cross	1905	„	„	145	„	„	611	119
Donaghmoyne and Lisdoonan, Cornaslieve, Carrickmacross	1905	„	„	217	„	„	—	—
Greenan's Cross, Latnamard, Newbliss	1902	„	„	78	„	„	—	—
Inniskeen, Inniskeen .. ..	1905	„	„	208	„	„	1,118	593
Lough Egish, Shantonagh, Castleblayney	1905	„	„	84	„	„	215	60
Threemilehouse, Kiltubrid, Threemilehouse	1907	„	„	83	„	„	1,236	912
<b>KERRY:</b> Ballymacelligott, Ballymacelli- gott	1925	„	„	81	„	„	2,629	2,322

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
<b>KERRY—Continued</b>								
Lohar, Lohar, Waterville ..	1904	Yes	Yes	—	Co-op. credit	Loans	£ 1,447	£ 797
Milltown and Ballyhar, Callan-fercy, Milltown	1901	"	"	50	"	"	55	53
Newtownsandess, Newtowndes	1904	"	"	—	"	"	242	—
Tralee, 44, Ashe Street, Tralee	1925	"	"	142	"	"	5,949	5,390
<b>KILKENNY:</b>								
Ballyragget, Ballyragget ..	1901	"	"	219	"	"	2,833	724
Castlecomer, Estate Office, Castlecomer	1900	"	"	328	"	"	2,439	2,414
<b>LEIX:</b>								
Abbeyleix, Courthouse, Abbey-leix	1898	"	"	—	"	"	—	—
Lisduff, Errill, Leix — ..	1903	"	"	64	"	"	—	—
<b>LIMERICK:</b>								
Ballyhahill, Ballyhahill ..	1925	"	"	—	"	"	2,563	2,457
Glin, Glin ..	1925	"	"	67	"	"	1,786	1,445
Turraree, Clonlehard, Athea ..	1925	"	"	—	"	"	1,032	—
<b>LONGFORD:</b>								
Columbkille, Aughnacliffe, Grannard	1907	"	"	675	"	"	23,216	5,862
Killoe, Rhyne, Killoe ..	1925	"	"	17	"	"	170	70
<b>LOUTH:</b>								
Kilsaran and Stabannin, Castlebellingham	1903	"	"	94	"	"	903	385
<b>WEXFORD:</b>								
Craanford, Craanford, Gorey	1904	"	"	—	"	"	434	110
Cushinatown, Cushinatown, Ballynabola	1904	"	"	—	"	"	262	370
Horeswood, Horeswood, Cam-pile	1908	"	"	106	"	"	575	231
Murrintown, Murrintown ..	1903	"	"	83	"	"	92	102
Rathgarogue, Rathgarogue, Ballywilliam	1905	"	"	63	"	"	—	—
<b>WICKLOW:</b>								
Moyné, Moyné Rectory, Ballinglen	1905	"	"	352	"	"	5,631	1,628
Newtown, Newtownmountkennedy	1905	"	"	81	"	"	410	488
Tinahely, Garryhoe, Ballinglen	1908	"	"	—	"	"	—	—
Togher, Larch Cottage, Annsmoe	1909	"	"	151	"	"	581	757
<b>GALWAY:</b>								
Oranmore, Oranmore ..	1899	"	"	115	"	"	451	391
<b>LEITRIM:</b>								
Ballinaglera, Fahey, Dowra ..	1903	"	"	108	"	"	83	85
Carrigallen, Longfield, Kille-shandra	1910	"	"	—	"	"	1,086	912

# BRITISH ISLES

A	B	C	D	E	F	G	H	I
<b>LEITRIM—Continued</b>								
Cashel, Cashel, Tullyrasmeary P.O., Enniskillen	1908	Yes	Yes	91	Co-op. credit	Loans	£ 121	£ 230
Cloone, Faughillm, Cloone ..	1908	"	"	160	"	"	840	497
Cloonmorris, Johnston's	1905	"	"	252	"	"	759	788
Bridge, Dromod								
Eslin Bridge, Eslinbridge, Mohill	1925	"	"	73	"	"	897	867
Farnaught, Farnaught, Mohill	1903	"	"	—	"	"	—	—
Gorvagh, Drimna, Gorvagh ..	1908	"	"	191	"	"	720	577
Kiltoghert, Kiltoghert, Carrick-on-Shannon	1925	"	"	63	"	"	600	561
Kiltyclogher, Kiltyclogher ..	1906	"	"	143	"	"	2,496	—
<b>MAYO:</b>								
Bangor Erris, Tavanagh, Corrick P.O., Ballina	1900	"	"	120	"	"	—	—
Belmullet, Glencastle N.S., Bunnahowen, Ballina	1896	"	"	270	"	"	913	87
Croaghpatrick, Murrisk, Westport	1905	"	"	174	"	"	501	594
Drummin, Drummin ..	1905	"	"	105	"	"	321	304
Enniscoe Estate, Lower Knox Street, Ballina	1898	"	"	188	"	"	120	223
Geesala, Doohoma, Geesala ..	1898	"	"	—	"	"	—	—
Glenhest, Glenhest, Newport	1900	"	"	—	"	"	723	383
Killeen, Killadone, Louisburgh	1905	"	"	102	"	"	641	585
Kilmaclasser, Cuiltrean, Clogher, Westport	1902	"	"	—	"	"	129	91
Louisburgh, Louisburgh ..	1903	"	"	303	"	"	3,887	2,408
Mayo Abbey, Mayo Abbey, Ballyglass	1905	"	"	—	"	"	—	—



# CANADA

## ALBERTA

A	B	C	D	E	F	G	H	I
							£	£
Aome Co-op. Assoc. of U.F.A., Ltd., Aome	1917	Yes	Yes	53	Production and marketing	Livestock	955	18,100
The Alberta Co-op. Wheat Producers, Ltd.	1923	"	—	39,000	Marketing	Wheat	7,300	10,803,121
The Alberta Provincial Cattle Breeders' Assoc.	1908	"	—	125	Trading	—	200	—
The Alberta Provincial Horse Breeders' Assoc.	1908	"	—	75	Production and marketing	—	200	—
Alberta Provincial Sheep Breeders' Assoc.	1908	"	—	300	Marketing	Livestock and wool	200	—
The Alberta Provincial Swine Breeders' Assoc.	1908	"	—	75	"	Livestock	200	—
Alliance Farmers' Co-op. Assoc., Ltd., Alliance	1921	"	Yes	39	Trading	Requisites	206	4,409
The Autumn Leaf Co-op. Assoc., Wainwright	1923	"	"	34	"	"	160	800
Bear Lake Co-op. Assoc., Ltd., Bear Lake	1920	"	"	120	"	"	1,125	27,491
Bentley Co-op. Assoc., Ltd., Bentley	1918	"	"	101	"	"	2,602	11,853
Blackie Co-op. Assoc., Ltd., Blackie	1915	"	—	100	Marketing and trading	Livestock, poultry, and eggs	3,800	4,462
Bluesky Co-op. Assoc., Bluesky	1921	"	—	67	Trading	Requisites	80	3,531
Buffalo Lake Farmers' Co-op. Marketing Assoc., Buffalo	1923	"	—	600	Marketing	Livestock	—	30,000
Canadian Co-op. Wheat Producers, Ltd.	1924	"	—	3 pools	"	Grain	30,000	54,300,000
Cardston Co-op. Credit Soc.	1922	"	Yes	29	Production and marketing	Farm loan	1,054	2,200
Central Alberta Wool Growers' Assoc.	1914	"	"	95	Marketing	Wool	—	2,291
Cessford Farmers' Co-op. Assoc., Ltd., Cessford	1920	"	"	46	Trading	Requisites	215	88
Claresholm U.F.A. Co-op. Assoc., Ltd., Claresholm	1918	"	No	105	"	"	2,548	12,000
Crossfield District Co-op. Assoc. U.F.A., Ltd., Crossfield	1915	"	Yes	150	"	"	3,095	55,093
Duchess Co-op. Grain ..	1921	"	—	20	"	Grain	280	—
Edgerton Co-op. Assoc., Ltd., Edgerton	1922	"	8%	65	"	—	683	1,358

# CANADA

A	B	C	D	E	F	G	H	I
Grimm Alfalfa Seed Grow- ers, Ltd., Brooks	1922	Yes	Yes	186	Production and marketing Marketing	Grimm alfalfa seed	£ 3,720	£ 12,000
Hanna Co-op. Assoc., Ltd., Hanna	1917	"	No	275		Livestock	1,076	13,784
Kimball Co-op. Credit Soc., Kimball	1924	"	Yes	24	Production and marketing Trading	Farm loan	864	2,800
Last Lake Co-op. Assoc., Ltd., Last Lake	1920	"	No	23		Requisites	60	384
Leo Co-op. Assoc., Ltd., Leo	1914	"	8%	—	"	—	1,274	4,431
Macleod Co-op. Garage As- soc., Ltd., Macleod	1918	"	Yes	67	Production and marketing Marketing	Cars	4,000	3,000
Manville Co-op. Assoc. of U.F.A., Ltd., Manville	1919	"	8%	185		Requisites	828	17,112
Millet U.F.A. Co-op. Assoc., Millet	1919	"	Yes	41	Trading	"	160	6,632
Mountain Park Co-op. Soc., Mountain Park	1917	"	"	134	"	"	1,710	23,152
Nanton Co-op. Assoc., Ltd., Nanton	1917	"	No	95	—	Lumber	2,572	17,379
Naples Co-op. U.F.A., Ltd., Naples	1922	"	4%	40	Trading	Requisites	154	120
New Norway U.F.A. Co-op. Assoc., Ltd., New Norway	1921	"	No	28	"	"	260	432
Southern Alberta Sheep Breeders, Ltd.	—	—	—	—	—	—	286	3,427
Sylvan Lake Co-op. Assoc., Sylvan Lake	1917	Yes	8%	130	Trading	Requisites	3,700	16,000
United Grain Growers, Ltd.	1907	"	No	35,190	Marketing	Grain	1,446,069	15,000,000
Valhalla Co-op. Creamery Assoc., Ltd., Valhalla Centre	1919	"	"	155	Marketing and production Marketing	Butter	614	7,270
Vermilion Wool Growers' Assoc., Vermilion	1914	"	Yes	46		Wool and sheep	—	12,876
Viking Co-op. Creamery Assoc., Viking	1909	"	No	143	Manufacture and marketing	Butter	760	25,928
Wetaskiwin U.F.A. Co-op. Assoc., Ltd., Wetaskiwin	1918	"	Yes	350	"	Requisites	2,800	12,638

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## BRITISH COLUMBIA

### MISCELLANEOUS CO-OPERATIVE ASSOCIATIONS

A	B	C	D	E	F	G	H	I
A.B.C. Co-op. Wholesale Society, Natal	1924	Yes	Yes	5 Soc.	Marketing	Requisites	£ —	£ —
Aldergrove Farmers' Institute	1910	"	—	83	Trading	Stumping powder Requisites	184	400
Armstrong Co-op. Society, Armstrong	1922	"	8%	213	"	"	554	20,981
Arrowhead Co-op. Assoc.	1921	"	7%	63	"	"	680	4,031
Arrow Lakes Produce and Cannery Assoc., Nakusp	1914	"	No	51	"	"	172	6,981
B.C. Honey Producers' Assoc., Victoria	1920	"	—	251	Production and marketing	Honey	5	—
B.C. Tobacco Growers' Assoc., Kelowna	1927	"	Yes	—	—	Tobacco	—	—
Campbell Range Co-op. Assoc., Bestwick	1921	"	"	20	Threshing and grinding	Grain	178	—
Chilliwaack Producers' Exchange	1913	"	"	300	Marketing	Produce	4,800	35,800
Citizen's Co-op. Assoc., Ltd., Nelson	1910	"	"	82	Trading	Requisites	700	5,030
Comox Co-op. Soc., Ltd., Courtenay	1908	No	"	36	Marketing	Meat	698	9,362
Cranbrook District Co-op. Society	1923	Yes	"	160	Trading	Requisites	1,943	11,184
Creston Valley Co-op. Assoc., Erickson	1921	"	8%	55	"	"	1,766	12,521
Dawson Co-op. Union, Dawson Creek, Peace River	1921	"	8%	133	"	"	915	9,199
Elphinstone Co-op. Assoc., Ltd., Gibson's Landing	1917	"	5%	61	"	"	708	6,988
Errington Co-op. Produce Assoc.	1920	—	—	—	—	—	—	—
Fernie Ind. and Provident Co-op. Society	1907	Yes	5%	58	Trading	Requisites	902	6,299
F.V. Delta Co-op. Assoc., Ladner	1916	"	Yes	128	"	"	2,250	12,696
F.V. Farmers' Seed Assoc., Mission City	1919	"	"	172	"	"	1,626	24,000
F.V. Matequi Co-op. Assoc.	1919	"	"	90	"	"	2,000	10,000
F.V. North Langley Co-op. Assoc., Langley Fort	1919	"	"	56	"	"	740	7,320
F.V. Surrey Farmers' Co-op. Assoc.	1919	"	8%	247	"	Grain-feed	Unltd.	56,045
F.V. West Matequi Co-op. Assoc., Mount Lehman	1920	"	8%	30	"	Feed	520	4,400
Harrop and District Co-op. Assoc., Harrop	1920	"	Yes	57	Trading and marketing	Requisites	565	1,414,100
Kitsumkalum Farmers' Institute, Terrace	1912	"	No	119	"	"	—	682

# CANADA

A	B	C	D	E	F	G	H	I
Moberly-Donald Farmers' Institute	1922	Yes	—	27	Trading	Requisites	£ —	£ 403
Nanoose District Co-op. Assoc., Parksville	1919	„	6%	191	Marketing	Feed and eggs	708	11,377
Nakusp Growers' Union	1922	„	Yes	42	„	Produce	300	1,000
Nakusp Co-op. Society	1914	„	„	101	Marketing and trading	Requisites	1,137	8,615
Nanaimo District Farmers' Co-op. Assoc., Nanaimo	1926	„	„	—	Trading	„	Unltd.	—
Nachaco Valley Co-op. Exchange, Vanderhoof	1924	„	„	55	Marketing and trading	„	240	—
Needles District Co-op. Assoc., Ltd.	1915	„	„	68	Marketing	Produce	100	2,400
Nelson and District United Farmers' Co-op. Assoc.	1920	„	8%	110	Trading and marketing	„	854	7,773
Pleasant Valley Agricultural Assoc., Wellington	1924	„	No	70	Marketing	„	320	—
Premier Co-op. Assoc., Taylor's Landing	1927	„	Yes	—	Trading	Lumber	Unltd.	—
Revelstoke Co-op. Society	1921	„	„	131	„	Requisites	2,098	13,541
Robson Co-op. Exchange	1920	„	No	46	Marketing	Produce	700	10,233
Rolla Co-op. Union	1925	„	Yes	20	Trading	Requisites	—	—
Slocan-Kootenay Farmers' Exchange, South Slocan	1914	„	„	144	Marketing	—	2,000	2,978
South Kootenay Farmers' Co-op. Assoc., Fruit Vale	1920	„	„	60	Trading	Requisites	670	4,903
Tarry's Thrums Co-op. Assoc., Ltd., Thrums	1922	„	„	14	Marketing	—	56	1,468
White Creek Valley Farmers' Institute	1916	„	—	36	„	Requisites	—	120
Working Men's Co-op. Soc., Ltd., Natal	1917	„	Yes	197	„	Produce	1,356	4,426

## CO-OPERATIVE CREAMERIES

Cariboo Farmers' Assoc., Quesnel	1921	Yes	Yes	62	Manufacture and marketing	Butter	530	4,435
Columbia Valley Creamery Assoc., Golden	1922	„	„	112	„	„	1,152	360
Comox Creamery Assoc., Courtenay, V.I.	1901	„	8%	314	Marketing	Dairy produce	9,654	63,957
Cowichan Creamery Assoc., Duncan, V.I.	1896	„	8%	275	„	Requisites and dairy produce	5,400	65,400
Fraser Valley Milk Producers' Assoc., V.I.	1917	„	8%	2,730	Manufacture and marketing	Dairy produce	139,000	791,520

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Kootenay Valley Milk Pro- ducts' Co-op. Assoc., Nelson	1923	Yes	No	20	Manufacture and marketing	Milk	£ 521	£ 1,690
Lake Windermere Co-op. Creamery Assoc., Inver- mere	1926	„	Yes	—	Manufacture	Dairy produce	Unltd.	—
Nanaimo Creamery Assoc., Nanaimo	1903	„	„	—	„	Butter	Unltd.	12,757
Nachaco Valley Co-op. Creamery	1921	„	„	164	„	„	714	4,853
New Westminster Ind. Co- op. Producers' Assoc., New Westminster	1926	„	„	—	—	—	—	—
Okanagan Valley Co-op. Creamery Assoc., Vernon	1925	„	„	—	Manufacture	Dairy produce	58	41,400
Peace River Co-op. Cream- ery Assoc., Pouce Coupe	1924	„	„	200	Manufacture and marketing	Butter and poultry	745	1,769
Salt Spring Island Cream- ery Assoc., Ganges Har- bour	1903	No	„	62	Manufacture	Butter	640	11,986
Twin City Co-op. Milk Pro- ducers, New Westminster	1925	Yes	„	—	Marketing	Milk	Unltd.	—
Vancouver Island Milk Pro- ducers, Victoria	1919	„	„	208	„	Dairy produce	6,882	14,995

## FRUIT AND VEGETABLE ASSOCIATIONS

Abbotsford District Fruit Growers' and Co-op. Assoc.	1923	Yes	6%	63	Production and marketing	Small fruits	126	2,000
Agassiz Berry Growers' Co- op. Exchange	1921	„	Yes	—	Marketing	Fruit	—	—
Appledale Co-op. Fruit Growers' Assoc.	1925	„	„	—	„	„	13	1,262
Armstrong Co-op. Growers' Exchange	1923	„	„	144	„	„	186	38,931
Armstrong Vegetable Growers' Commodity Assoc.	1925	„	„	28	„	Vegetables	—	—
Ashcroft District Potato Growers' Assoc.	1913	—	—	—	—	Potatoes	—	—
Balfour Co-op. Assoc. . .	1924	Yes	8%	11	Marketing	Fruit	16	269
B.C. Fruit Growers' Assoc., V.I.	1914	—	—	2,002	Educational	„	—	—
B.C. Certified Seed Potato Growers' Assoc., Victoria	1924	Yes	—	300	„	Potatoes	362	—
B.C. Growers' and Shippers' Federation, Vernon	1927	„	Yes	—	„	Fruit and vegetables	—	—
B.C. Tomato Growers' As- soc., Kelowna	1923	„	No	442	Marketing	Tomatoes	—	—
Bonnington Fruit Growers' Assoc.	1922	„	—	8	„	Fruit	—	703

# CANADA

A		B	C	D	E	F	G	H	I
Boswell Fruit Growers,	1916	Yes	—	48	Trading and marketing	Fruit	£ 481	£ 3,228	
Boswell									
Burton Co-op. Growers' Exchange	1920	„	Yes	59	Production and marketing	Fruit and vegetables	118	1,800	
Chilliwack United Growers' Assoc., Ltd.	1920	„	7%	106	Marketing	„	443	767	
Co-op. Fruit Growers' Assoc. of Wynndel	1913	„	—	63	„	„	1,000	14,588	
Cowichan Co-op. Fruit Growers' Assoc., Duncan	1921	„	Yes	44	„	Small fruits	95	154	
Comox Valley Vegetable Growers' Co-op. Assoc., Courtenay	1926	„	„	—	Trading and production	Vegetables	Unltd.	—	
Creston Co-op. Fruit Exchange	1924	„	7%	—	Marketing	Fruit	800	16,626	
Fauquier Co-op. Union	1923	„	Yes	8	„	„	18	—	
F.V. Growers, Chilliwack	1915	„	„	—	„	„	5,000	—	
Fruit and Mercantile Exchange, Ltd., Hatzic	1919	„	8%	263	„	Small fruits	6,714	8,662	
Gordon Head Fruit Growers' Assoc.	1915	„	Yes	—	„	„	400	—	
Grand Forks Co-op. Growers' Exchange	1921	„	„	—	„	Fruit	—	—	
Grand Forks Co-op. Growers' Buildings	1924	„	„	88	Trading	Fruit and vegetables	4,106	4,998	
Gulf Islands Co-op. Jam Factory Assoc., Ganges Harbour	1920	„	„	127	Manufacture	Jam	674	139	
Howe Sound Co-op. Canning Assoc., Gibson's Landing	1922	„	6%	92	„	„	450	3,730	
Kaleden Co-op. Growers' Assoc.	1924	„	6%	44	Marketing	Fruit	1,559	20,000	
Kaslo Co-op. Union	1923	„	—	37	„	„	—	1,000	
Keating Co-op. Fruit Exchange	1925	„	Yes	—	„	Small fruits	4	4,228	
Kelowna Growers' Exchange	1913	„	„	450	„	Fruit and vegetables	33,049	140,655	
Keremeos Growers' Co-op. Assoc., Keremeos	1923	„	„	76	Trading	Requisites, fruit, and vegetables	4,422	—	
Mainland Hothouse Products Co-op. Assoc., Vancouver	1923	„	„	40	Marketing	Tomatoes, cucumbers, and flowers	40	9,520	
Netchosin and District Co-op. Fruit Growers' Assoc.	1922	„	„	22	„	Small fruits	—	15	
Nakusp Growers' Co-op. Union	1922	„	6%	42	„	Fruit	180	—	
Naramata Co-op. Growers' Exchange	1923	„	8%	80	„	Fruit and vegetables	803	14,971	
Neddes Co-op. Growers' Union	1923	„	Yes	10	„	„	10	5,100	
Nkanagan Onion Growers' Co-op. Assoc., Kelowna	1925	„	No	47	„	Onions	18	—	

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

	A	B	C	D	E	F	G	H	I
Oliver Co-op. Growers' Ex- change	1923	Yes	Yes		180	Marketing	Fruit and vegetables	£ 1,457	£ 12,179
Peachland Fruit Union ..	1913	"	"		90	"	"	674	9,599
Penticton Co-op. Growers, Penticton	1913	"	"		198	"	"	18,257	80,000
Robson Co-op. Exohange	1920	"	No		46	"	Fruit and poultry	600	12,100
Saanich Fruit Growers' Assoc., Keating	1917	"	Yes		225	"	Small fruits	1,413	41,962
Salmon Arm Farmers' Ex- change	1907	"	"		525	"	Fruit	6,676	82,688
Sointula Co-op. Store, Ltd.	1909	"	"		120	"	Eggs, vege- tables and meat	2,910	18,337
Summerland Co-op. Grow- ers' Assoc.	1923	"	"		246	"	Fruit	1,483	48,289
Sunshine Bay Co-op. As- soc., Sunshine Bay	1922	"	8%		—	"	Fruit and vegetables	1,000	4,000
Vernon Fruit Union ..	1913	"	"		374	"	Fruit, vege- tables, and grain	6,519	—
Victoria Co-op. Hothouse Assoc.	1925	"	5%		20	"	Vegetables	7	60,000
Victoria (B.C.) Potato Growers' Assoc.	1923	"	—		27	Production and marketing	Potatoes	—	—
Westbank Co-op. Growers' Assoc.	1923	"	Yes		43	Marketing	Fruit and vegetables	2,403	2,575
Willow Point Fruit Grow- ers' Assoc.	1913	"	8%		52	"	Fruit	66	5,144
Winfield Co-op. Growers ..	1924	"	Yes		37	"	Fruit and vegetables	3,600	9,000

## NO STATISTICAL RETURNS AVAILABLE FOR THE FOLLOWING

A	B	A	B
The Agric. Co-op. Assoc. of the Muni- cipality of Surrey	1914	Maple Ridge Fruit Growers' Co-op. Association	1920
Alpha Co-op. Colony .. ..	1923	Midway Farmers' Co-op. Assoc., Ltd.	1919
B.C. Onion Growers' Assoc. ..	1923	Milner Co-op. Society .. ..	1920
Bee Keepers' Assoc. of B.C. ..	1916	Nelson Co-op. Fruit Growers' Assoc. ..	1923
Burton Farmers' Co-op. Assoc., Ltd. ..	1911	Notch Hill Co-op. Assoc., Ltd. ..	1919
Deroche Nicomen Co-op. Association ..	1922	Port Kells and District Berry Growers' Co-op. Association	1922
Cawston United Farmers' Co-op. Assoc.	1921	Port Moody and District Co-op. Society	1921
Dunbar Hall Co-op. Association ..	1922	Pritchard Co-op. Trading Assoc., Ltd.	1919
Farmers' Co-op. Association .. ..	1915	Rock Creek Co-op. Association ..	1920
F.V. Richmond Producers' Assoc. ..	1919	Saanichton Farmers' Co-op. Association	1918
Granite Trading Association, Ltd. ..	1915	Skeena River Co-op. Association, Ltd.	—
Haney Fruit Ranchers' Association ..	1919	Slocan Lake Co-op. Association ..	1918
Hilliers' Co-op. Association .. ..	1922	United Greenhouse Co-op. Association	1925
Kamloops District Co-op. Growers' Union	1923	Whonnock and District Co-op. Fruit Growers' Association	1920
Livingstone Co-op. Association ..	1923	Willow Point Co-op. Society .. ..	1920
Malakwa Co-op. Association .. ..	1922	Wynndel Co-op. Trading Association ..	1921

# CANADA

A	B	C	D	E	F	G	H	I
B.C. Dairymen's Assoc., V.I.	1906	Yes	—	300	Dairy interests	—	£ Member- ship fee	£ —
B.C. Goat Breeders' Assoc.	1917	„	—	442	Goat industry	—	„	—
B.C. Poultry Assoc.	1914	„	—	300	Poultry	—	„	—
B.C. Wool Growers' Assoc., Kamloops	1917	„	—	—	Marketing	Wool	—	13,188
Chilliwack Cow Testing Assoc.	1913	„	—	30	Dairy interests	—	Member- ship fee	—
Comox Valley Cow Testing Assoc., V.I.	1914	„	—	34	„	—	„	—
Cowichan Stock Breeders' Assoc., Cowichan District	1920	„	—	—	Livestock	—	„	—
Island Racing and Breeding Assoc., V.I.	1923	„	—	—	Horse breeding	—	„	—
Kamloops District Stock Breeders' Assoc., Knutsford	1914	„	—	—	Livestock	—	„	—
Langley Surrey Cow Testing Assoc.	1914	„	—	—	Dairy interests	—	„	—
Okanagan Cow Testing Assoc., Kelowna	1920	„	—	—	„	—	„	—
Pentiction Poultry Assoc.	1925	„	Yes	96	Marketing	Poultry	—	6,864
Pitt Meadows-Maple Ridge Cow Testing Assoc.	1925	„	—	25	Dairy interests	—	Member- ship fee	—
Richmond Cow Testing Assoc., Eburne	1919	„	—	23	„	—	„	—
Stock Breeders' Assoc. of B.C., V.I.	1914	„	—	—	Marketing	Livestock	„	—
Surrey Cow Testing Assoc., Cloverdale	1924	„	—	23	Dairy interests	—	„	—
Upper Sumas Cow Testing Assoc., Upper Sumas	1923	„	—	22	„	—	„	—
V.I. Flock Masters' Assoc., Duncan, V.I.	1894	„	—	40	Marketing	Sheep and wool	„	—

# MANITOBA

A	B	C	D	E	F	G	H	I
Canadian Co-op. Wheat Producers, Ltd.	1924	Yes	Yes	3 Assoc.	Marketing	Grain	£ 30,000	£ 64,876,289
Manitoba Co-op. Wheat Producers, Ltd.	1924	„	„	18,628	„	„	4,341	3,618,343
Manitoba Pool Elevators, Ltd.	1926	„	„	141	„	„	200,000	—
Alexander Co-op. Elev. Assoc., Ltd.	1927	Yes	Yes	60	Handling pool grain	Grain only	—	183,378 bushels.
Arden Co-op. Elev. Assoc., Ltd.	1926	„	„	134	„	„	—	53,527 bushels.



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	Non- stock.	Bushels Handled.
Baldur Co-op. Elev. Assoc., Ltd.	1927	Yes	Yes	79	Handling pool grain	Grain only	—	157,819
Basswood Co-op. Elev. Assoc., Ltd.	1926	"	"	95	"	"	—	108,871
Beulah Co-op. Elev. Assoc., Ltd.	1927	"	"	85	"	"	—	137,426
Bield Co-op. Elev. Assoc., Ltd.	1927	"	"	71	"	"	—	50,524
Birnie Co-op. Elev. Assoc., Ltd.	1927	"	"	69	"	"	—	73,533
Birtle Co-op. Elev. Assoc., Ltd.	1927	"	"	86	"	"	—	109,215
Bowsman Co-op. Elev. Assoc., Ltd.	1925	"	"	115	"	"	—	109,355
Bradwardine Co-op. Elev. As- soc., Ltd.	1927	"	"	58	"	"	—	162,272
Cartwright Co-op. Elev. As- soc., Ltd.	1927	"	"	73	"	"	—	111,327
Croll Co-op. Elev. Assoc., Ltd.	1926	"	"	54	"	"	—	179,646
Cromer Co-op. Elev. Assoc., Ltd.	1926	"	"	75	"	"	—	137,131
Dalry Co-op. Elev. Assoc., Ltd.	1925	"	"	35	"	"	—	139,957
Dauphin Co-op. Elev. Assoc., Ltd.	1927	"	"	168	"	"	—	108,499
Deepdale Co-op. Elev. Assoc., Ltd.	1926	"	"	162	"	"	—	86,631
Dropmore Co-op. Elev. Assoc., Ltd.	1927	"	"	56	"	"	—	90,656
Durban Co-op. Elev. Assoc., Ltd.	1925	"	"	130	"	"	—	120,602
Elgin Co-op. Elev. Assoc., Ltd.	1926	"	"	42	"	"	—	280,598
Erickson Co-op. Elev. Assoc., Ltd.	1925	"	"	124	"	"	—	76,522
Ewart Co-op. Elev. Assoc., Ltd.	1926	"	"	47	"	"	—	109,646
Forrest Co-op. Elev. Assoc., Ltd.	1927	"	"	63	"	"	—	110,356
Foxwarren Co-op. Elev. As- soc., Ltd.	1926	"	"	81	"	"	—	149,358
Franklin Co-op. Elev. Assoc., Ltd.	1927	"	"	58	"	"	—	75,360
Gilbert Plains Co-op. Elev. Assoc., Ltd.	1926	"	"	134	"	"	—	83,168
Gladstone Co-op. Elev. As- soc., Ltd.	1926	"	"	107	"	"	—	69,579
Glenboro' Co-op. Elev. Assoc., Ltd.	1926	"	"	113	"	"	—	192,821
Glenora Co-op. Elev. Assoc., Ltd.	1927	"	"	60	"	"	—	119,758
Graham Co-op. Elev. Assoc., Ltd.	1927	"	"	46	"	"	—	114,453
Grandview Co-op. Elev. As- soc., Ltd. (3 elevators)	1925	"	"	389	"	"	—	202,401

# CANADA

A	B	C	D	E	F	G	Non-stock.	Bushels Handled.
Graysville Co-op. Elev. As- soc., Ltd.	1927	Yes	Yes	74	Handling pool grain	Grain only	—	25,831
Hamiota Co-op. Elev. Assoc., Ltd.	1927	"	"	61	"	"	—	146,744
Holland Co-op. Elev. Assoc., Ltd.	1927	"	"	82	"	"	—	124,455
Kaleida Co-op. Elev. Assoc., Ltd.	1926	"	"	83	"	"	—	162,810
Kenton Co-op. Elev. Assoc., Ltd.	1927	"	"	59	"	"	—	153,698
Kenville Co-op. Elev. Assoc., Ltd.	1926	"	"	98	"	"	—	177,680
Lenore Co-op. Elev. Assoc., Ltd.	1927	"	"	84	"	"	—	261,887
Makaroff Co-op. Elev. Assoc., Ltd.	1927	"	"	83	"	"	—	85,264
Manitou Co-op. Elev. Assoc., Ltd.	1926	"	"	104	"	"	—	103,596
Mather Co-op. Elev. Assoc., Ltd.	1926	"	"	87	"	"	—	146,179
Menteith Co-op. Elev. Assoc., Ltd.	1927	"	"	34	"	"	—	142,008
Mentmore Co-op. Elev. As- soc., Ltd.	1927	"	"	61	"	"	—	87,312
Minitonas Co-op. Elev. As- soc., Ltd.	1926	"	"	83	"	"	—	57,834
Morris Co-op. Elev. Assoc., Ltd.	1927	"	"	49	"	"	—	107,499
Ninga Co-op. Elev. Assoc., Ltd.	1927	"	"	44	"	"	—	125,326
Portage la Prairie Co-op. Elev. Assoc., Ltd.	1927	"	"	66	"	"	—	42,128
Rapid City Co-op. Elev. Assoc., Ltd.	1926	"	"	85	"	"	—	91,738
Regent Co-op. Elev. Assoc., Ltd.	1927	"	"	45	"	"	—	121,510
Roblin Co-op. Elev. Assoc., Ltd.	1925	"	"	218	"	"	—	196,200
Somerset Co-op. Elev. Assoc., Ltd.	1926	"	"	68	"	"	—	104,050
Sperling Co-op. Elev. Assoc., Ltd.	1926	"	"	75	"	"	—	94,196
Starbuck Co-op. Elev. Assoc., Ltd.	1927	"	"	67	"	"	—	68,210
Swan River Co-op. Elev. As- soc., Ltd.	1926	"	"	128	"	"	—	108,117
Thornhill Co-op. Elev. Assoc., Ltd.	1926	"	"	89	"	"	—	98,714
Waskada Co-op. Elev. Assoc., Ltd.	1925	"	"	45	"	"	—	192,321
Wawanesa Co-op. Elev. As- soc., Ltd.	1927	"	"	33	"	"	—	113,765
Wood Bay Co-op. Elev. As- soc., Ltd.	1927	"	"	59	"	"	—	113,580

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## GENERAL STORES

A	B	C	D	E	F	G	H	I
							£	£
Arborg Farmers' Co-op. As- soc., Ltd.	1919	Yes	Yes	213	General store	Farm and household supplies	2,729	15,824
Austin Co-op. Assoc., Ltd. . .	1920	"	"	118	"	"	2,774	6,528
Elmbank Co-op. Trading As- soc., Ltd.	1919	"	"	33	"	"	323	8,029
Farmers' Co-op. Supply, Ltd., Lauder	1925	"	"	22	"	"	506	3,716
Glenella Co-op. Society, Ltd.	1918	"	"	—	"	"	938	2,972
Keyes Co-op. Trading Society, Ltd.	1919	"	"	—	"	"	248	5,542
Manitoba Agricultural College Co-op. Assoc., Ltd.	1918	"	"	—	Store, curling and skating rinks	Students' requisites	613	1,446
Moline Co-op., Ltd. . . .	1914	"	"	84	General store	Farm and household supplies	1,051	6,102
St. Andrews United Farmers' Mutual Co-op. Assoc., Ltd.	1921	"	"	23	Trading and community hall	"	297	319
St. Martin Farmers' Co-op. Assoc., Ltd.	1927	"	"	19	Trading	"	116	477

## MISCELLANEOUS

Manitoba Co-op. Dairies, Ltd.	1920	Yes	Yes	3,012	Manufac- turing	Butter and ice cream	15,444	129,651
North Star Co-op. Creamery Assoc. Ltd., Arborg	1926	"	"	240	"	Butter	2,133	15,252
Riverton Co-op. Creamery Assoc., Ltd.	1925	"	"	153	"	"	1,095	9,034
Winnipeg District Milk Pro- ducers' Co-op. Assoc., Ltd.	1923	"	"	617	Bargaining only	Bargaining only	Nil	Nil
Solsgirth Co-op. Seed Oat Growers' Assoc., Ltd.	1925	"	"	24	Marketing seed oats	Marketing seed oats	—	3,753
Manitoba Co-op. Poultry Marketing Assoc., Ltd.	1922	"	"	9,903	Marketing	Eggs and poultry	1,980	148,998
Central Livestock Co-op., Ltd.	1928	"	"	3 Assoc.	"	Livestock	—	145,006
Manitoba Co-op. Livestock Producers, Ltd.	1928	"	"	32 Locals	"	"	2,040	77,779
Manitoba Co-op. Fisheries, Ltd.	1928	"	"	400	"	Fish	2,000	—
Manitoba Co-op. Hay Growers	1928	"	"	20	"	Hay	Non- stock	—
Manitoba Co-op. Wholesale . .	1928	"	"	43 Locals	Trading	General supplies	—	—

# CANADA

## NEW BRUNSWICK

A	B	C	D	E	F	G	H	I
Agricultural Societies	.. 1840	Yes	Yes	10,000	Trading	Requisites	£ 10,000	£ 78,061
Cheese Factories (various)	.. —	„	„	(20) 400	Manufacture and marketing	Cheese	6,000	28,565
N.B. Agricultural Societies	1914	„	„	3,000	Trading	Fertiliser	800	30,000
United								
N.B. Bee Keepers	.. 1913	„	„	120	Production and marketing	Honey	160	554
N.B. Cheese and Butter	—	„	„	(13) 2,396	Marketing	Dairy produce	40,000	142,525
Board Creameries (various)								
N.B. Fruit Growers' Associa- tion	1904	„	„	230	Production and marketing	Fruit	1,400	3,000
N.B. Poultry Exchange	.. 1925	„	„	1,200	Marketing	Eggs and poultry	—	36,000
N.B. Poultry Producers (in- corporated)	1923	„	„	102	Production	Poultry	—	344
N.B. Seed Potato Growers	.. 1924	„	„	111	Marketing	Potatoes	—	2,229
N.B. Sheep Breeders	.. 1920	„	„	225	Production and marketing	Sheep	2	1,400
Maritime Livestock Board (incorporated)	—	—	—	—	„	Livestock	—	110,527

## NOVA SCOTIA

NO STATISTICAL DETAILS AVAILABLE FOR THE FOLLOWING

A	B	A	B
Agricola Co-operators, Ltd., Brookfield, Colchester Co.	1917	Bridgetown Fruit Co., Ltd.	.. 1911
Ainslie Farmers' Assoc., Ltd., Strath- lorne	1920	Brooklyn Fruit Co., Ltd., Lawrence- town, Annapolis	1911
Broughton Farmers' Co-op. Soc., Ltd.	1919	Canard Fruit Co., Ltd., King's Co.	.. 1911
Annapolis Valley Fruit and Produce Co., Lawrencetown, Annapolis Co.	1908	Central Fruit Co., Ltd., Central Clarence, Annapolis	1911
Annapolis Royal Fruit Co., Ltd.	.. 1914	Christmas Island Farmers' Co-op. Soc., Ltd.	1915
Aylesford Fruit and Produce Shipping Co., Ltd.	1909	Clare Produce Co-op. Co., Little Brook, Digby Co.	1920
Banner Fruit Co., Ltd., Bridgetown, Annapolis Co.	1913	Coldbrooke Fruit Co., Ltd., King's Co.	1914
Bear River Fruit Co., Ltd., Annapolis Co.	1920	Colverdale United Farmers, Ltd., East Dalhousie, King's Co.	1920
Belle Isle Fruit Co., Ltd., Belle Isle, Annapolis	1912	Commonwealth Fruit Co., Ltd., Weston, King's Co.	1925
Berwick Fruit Co., Ltd.	.. 1912	Cornwallis Fruit Co., Ltd., Waterville, King's Co.	1911
Berwick Strawberry Exchange, Ltd., Berwick, King's Co.	1921	Empire Apple Exchange, Berwick, King's Co.	1927

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	A	B
Coxheath Farmers' Co-op. Soc., Ltd. . .	1917	New Minas Fruit Co., Ltd., Sunnyside, King's Co.	1912
Enterprise Fruit Packing Co., Ltd., Clarence, Annapolis Co.	1911	North Mountain Fruit Co., Ltd., Woodville, King's Co.	1922
Falmouth Fruit Co., Ltd., Falmouth, Hants Co.	1912	North Queens Fruit Packing Co., Ltd., Caledonia, Queen's Co.	1913
Farmers' Co-op. Soc., Ltd., Christmas Island, Cape Breton Co.	1924	North Shore Milling Co., Ltd., Malignant Cove, Antigonish Co.	1920
F.M. Chute Fruit Co., Ltd., Waterville, King's Co.	1916	Northville Fruit Co., Ltd., Northville, King's Co.	1924
F.W. McL. Fruit Co., Ltd., Kinsman's Corner, King's Co.	1923	Old Barns Co-operative Assoc., Ltd., Colchester Co.	1919
Glen Farmers' Co-op. Soc., Ltd., Churchville, Pic. Co.	1923	Paradise Fruit Co., Ltd., Annapolis Co.	1911
Grafton Fruit Co., Ltd., King's Co. . .	1914	Pleasant Valley Fruit and Produce Co., Ltd., Berwick, King's Co.	1912
Grand Mira Farmers' Co-op. Soc., Ltd.	1917	Port Williams Fruit Co., Ltd., King's Co.	1910
Grand Pré Fruit and Packing Co., Ltd.	1912	Portage Farmers' Co-op. Society, Ltd.	1917
Granville Fruit Co., Ltd., Upper Granville	1912	Reserve Farmers' Co-op. Soc., Ltd., Reserve Mines, Cape Breton Co.	1920
Hantsport Fruit Co., Ltd. . . . .	1919	River Dennis Co-op. Assoc., Ltd. . .	1920
Heatherton Co-op. Co., Ltd., Antigonish	1917	Round Hill Fruit Co., Ltd., Annapolis	1910
Hebbville Fruit Packing Co., Ltd., Hebbville, Lunenburg Co.	1913	St. Andrew's Co-op. Co., Ltd., Antigonish Co.	1917
Hortonville Fruit Co., Ltd., King's Co.	1914	St. Mary's Farmers' Union, Ltd., Glenelg, Guysborough Co.	1918
Inverness Farming Co-op. Society, Ltd.	1917	S.B. Chute Co., Ltd., Berwick . .	1912
Iona Farmers' Co-op. Society, Ltd., Jamesville West, Victoria Co.	1921	Scotia Fruit Co., Ltd., Kingston, King's Co.	1922
James River Co-op. Society, Ltd., Antigonish Co.	1917	Seaside Fruit Co., Ltd., Blomidon, King's Co.	1924
Judique Farmers' Co-op., Ltd. . .	1916	Sheffield Mills Fruit Co., Ltd., King's Co.	1911
Kempt Road Farmers' Co-op. Soc., Ltd.	1919	Somerset Fruit Co., Ltd., King's Co. . .	1914
Kentville Fruit Co., Ltd., King's Co. . .	1911	South Farmington Fruit Co., Ltd., Annapolis Co.	1911
Kingsport Fruit Co., Ltd., King's Co. . .	1911	Star Fruit and Produce Co., Ltd., Paradise, Annapolis Co.	1912
Kingston Evaporators, Ltd., King's Co.	1924	Tracadie Trading Co., Ltd., Antigonish Co.	1917
Kingston Fruit Co., Ltd. . . . .	1909	Tupperville Fruit Co., Ltd., Annapolis Co.	1913
Lawrencetown Central Fruit and Produce Co., Ltd., Annapolis Co.	1921	United Farmers, Ltd., Antigonish . .	1916
Lawrencetown Fruit and Produce Co., Ltd., Annapolis Co.	1912	United Fruit Companies of Nova Scotia, Ltd., Kentville	1912
Lawrencetown Fruit Growers, Ltd., Lawrencetown, Annapolis	1922	Upper North Sydney Farmers' Co-op. Co., Ltd., Jacksonville	1921
Maple Leaf Fruit Co., Ltd., Canning, King's Co.	1910	Valley Fruit Co., Ltd., Clarence, Annapolis Co.	1922
The Mabou Farmers' Co-op. Soc., Ltd.	1921	Waterville Fruit Co., Ltd., King's Co.	1909
Margaree Farmers' Co-op. Assoc., Ltd.	1921	Weston Fruit Co., Ltd., King's Co. . .	1914
Markland Fruit Co., Ltd., Kingston, King's Co.	1913	White Waters Fruit Co., Ltd., Blomidon, King's Co.	1923
Mayflower Fruit Co., Ltd., Kingsport, King's Co.	1911	Wolfville Fruit Co., Ltd. . . . .	1914
Middleton Fruit Co., Ltd. . . . .	1911	Yarmouth Fruit and Produce Co., Ltd.	1918
Mill Creek Fruit and Warehouse Co., Ltd., King's Co.	1917		
Minas Basin Fruit and Warehouse Co., Ltd.	1916		

# CANADA

## ONTARIO

### CREAMERIES

A	B	C	D	E	F	G	H	I
							£	£
Cochrane Co-op. Dairy Co., Ltd.	1924	Yes	Yes	—	Manufacture	Butter	—	—
Elmira Co-op. Creamery, Ltd.	1915	"	"	—	"	"	—	—
Matheson Co-op. Dairy Co., Ltd.	1924	"	"	—	"	"	—	—
New Dundee Farmers' Co-op. Creamery	1908	"	"	—	"	"	—	—
Producers' Co-op. Creamery Co. of Lavalee	1917	"	"	—	"	"	—	—
Sudbury Co-op. Creamery Co.	1916	"	"	—	"	"	—	—
Thorndale Co-op. Dairy Co., Ltd.	1921	"	"	—	Manufacture and marketing	"	—	—
United Dairymen's Co-op. Ltd., Peterboro'	1920	"	8%	425	Trading	Dairy produce	2,155	520,396 (since foundation)
United Farmers' Co-op. Co., Ltd., Toronto	1914	"	—	21,000	Trading and marketing	Produce and requisites	14,452	4,000,000
Vandecar Co-op. Cheese and Butter Co., Ltd.	1921	"	Yes	—	Manufacture	Cheese and butter	—	—
Whitefish Valley Co-op. Cheese and Butter Assoc., Hymers	1915	"	"	—	Manufacture and marketing	"	—	—

### FRUIT AND VEGETABLE

Beaver Valley Co-op. Fruit Growers, Ltd., Thornbury	1925	Yes	Yes	—	Marketing	Apples	—	—
Bowmanville Co-op. Fruit Growers' Assoc.	—	"	"	—	"	"	—	—
Burlington Co-op. Co., Ltd.	1925	"	"	—	"	Fruit and vegetables	—	—
Dried and Certified Seed Potato Growers' Co-op. Assoc., Ltd.	1920	"	"	—	Production and marketing	Seed potatoes	—	—
Durham Co-op. Fruit Growers, Port Hope	1915	"	"	—	Marketing	Apples	—	—
Erie Co-op. Co., Ltd., Leamington	1917	"	"	400	"	Fruit and vegetables	—	39,400
Kent County Potato Growers' Co-op., Ltd.	1922	"	"	—	"	Potatoes	—	—
Niagara Peninsula Growers' Ltd., Grimsby	1920	"	"	—	"	Fruit and vegetables	—	—
Ontario Turnip Growers' Co-op., Ltd., Galt	1924	"	"	—	"	Turnips	—	—
Orangeville Co-op. Marketing Co.	1919	"	"	—	"	Potatoes	—	—

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A	B	C	D	E	F	G	H	I
							£	£
Seacliff Growers' Co-op. As- soc., Ltd., Leamington	1925	Yes	Yes	—	Marketing	Fruit and vegetables	—	—
Stoney Creek Growers' Co-op. Assoc., Ltd.	1925	„	„	—	„	„	—	—
Thedford Celery Growers' Co- op., Ltd.	1923	„	„	—	„	Celery	—	—
Thedford Fruit Growers' Assoc.	—	„	„	—	„	Fruit	—	—
Townsend Co-op. Co., Ltd., Waterford	1926	„	„	—	„	Fruit and vegetables	—	—
Walpole Fruit Growers' As- soc., Hagersville	1912	„	„	—	„	Fruit	—	—
Waterford Co-op. Growers, Ltd.	1921	„	„	—	„	Fruit and vegetables	—	—
Winona Fruit Growers, Ltd.	1908	„	—	17	„	Fruit	8,000	9,500

## GENERAL

Ailsa Craig Farmers' Co-op. Co., Ltd.	1919	Yes	Yes	—	Trading	Requisites	—	—
Co-op. Supply Co., Kingsville	1917	„	„	—	„	„	—	—
Maple Leaf Co-op. Assoc., Palmerston	1918	„	„	—	„	„	—	—
Norfolk Co-op. Assoc., Simcoe	1918	„	„	—	„	„	—	—
Progressive Farmers' Co-op. Assoc., Norwich	1918	„	„	—	„	„	—	—
Waldhof Farmers' Co-op. Club	1913	„	„	—	„	„	—	—
Canadian Tobacco Growers' Co-op. Co., Ltd., Kingsville	1920	„	„	—	Marketing	Tobacco	—	—
Caradoc Farmers' Co-op. Co., Mount Brydges	1920	„	„	—	„	Grain	—	—
Cottam Farmers, Ltd.	1921	„	„	—	„	„	—	—
Ilderton Farmers' Co-op. Co., Ltd.	1919	„	„	—	Elevator	„	—	—
Howard Farmers' Co-op. Soc., Ridgetown	1919	„	„	—	„	„	—	—
Inwood Farmers' Co-op. Ele- vator Co.	1921	„	„	—	„	„	—	—
Kenora District Co-op. Clo- verseed Growers' Assoc., Oxdrift	1908	„	„	—	Marketing	Cloverseed	—	—
Kerwood Farmers' Co-op. Ltd., Kerwood	1921	„	„	—	Elevator	Grain	—	—
Ontario Corn Growers' Co- op., Ltd., Wallaceburg	1920	„	„	—	Marketing	Seed corn	—	—
Peel County Alfalfa Seed Producers' Assoc., Brampton	1923	„	„	—	„	Alfalfa seed	—	—
Ruthven Co-op. Tobacco Ex- change, Ltd., Leamington	1923	„	„	—	„	Tobacco	—	—
Woodbridge Farmers' Co-op. Co., Ltd.	1921	„	„	—	Elevator	Grain	—	—
Belwood Farmers' Co-op. Co., Ltd.	1924	„	„	—	Marketing	Livestock	—	—

## CANADA

A	B	C	D	E	F	G	H	I
							£	£
Keene Co-op. Shippers, Ltd. 1921	Yes	Yes	—	Marketing	Livestock	—	—	—
South Lake Co-op. Co., Ltd., 1925	„	„	—	„	„	—	—	—
Gananoque								
Manitoulin Co-op. Turkey 1925	„	„	—	„	Turkeys	—	—	—
Growers' Assoc., Mindemoya								
Woodstock District Farmers' 1919	„	„	—	Marketing	Eggs,	—	—	—
Co-op. Assoc., Ltd.				and trading	poultry, and			
					requisites			
Ontario Honey Producers' 1923	„	„	—	Marketing	Honey	—	—	—
Co-op., Ltd., Toronto								

## PRINCE EDWARD ISLAND

A	B	C	D	E	F	G	H	I
							£	£
Egg and Poultry Association 1914	Yes	—	3,800	Marketing	Eggs and	—	—	85,037
Potato Growers' Association 1920	„	—	1,000	Production	poultry	—	—	208,990
				and	Potatoes			
				marketing	and			
Sheep Breeders' Association 1913	„	No	500	Marketing	requisites	—	—	2,400
					Wool			

## QUEBEC

C.A.A.=Co-operative Agricultural Association.

A	B	C	D	E	F	G	H	I
							£	£
C.A.A., d'Actonvale, Bagot .. 1915	Yes	6%	138	Trading	Requisites	276	218	
C.A.A. of Amos, Abitibi Co. .. 1918	„	„	237	Marketing	„	628	20,000	
C.A.A. l'Annonciation, Labelle 1914	„	„	37	„	Produce	239	3,000	
Co.								
C.A.A. of Bonaventure, Bona- 1914	„	„	318	„	„	457	4,966	
venture Co.								
C.A.A. of Canton Windsor, 1916	„	„	175	„	„	156	236	
Richmond Co.								
C.A.A. of Canrobert, Rouville 1925	„	„	45	Manufacture	Fertilisers	90	502	
C.A.A. de Lac Etchemin, Dor- 1925	„	„	44	Trading	Requisites	19	1,345	
chester								
C.A.A. of Farnham, Missisquoi 1921	„	„	151	Marketing	Tobacco	3,929	15,523	
Co.								
C.A.A. of Gentilly, Nicolet .. 1917	„	„	87	Trading	Requisites	174	1,066	
C.A.A. of Grand Cascapedia, 1919	„	„	52	„	„	730	992	
Bonaventure								



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	
							£	£
C.A.A. of Lachute, Argenteuil	1920	Yes	6%	34	Trading	Requisites	114	761
C.A.A. of Mansonville, Brome	1925	"	"	105	"	"	214	7,991
C.A.A. of Matane, Matane Co.	1923	"	"	29	"	"	18	70
C.A.A. of Martinville, Compton Co.	1915	"	"	39	"	"	390	545
C.A.A. of New Richmond, Bona-venture Co.	1916	"	"	169	"	"	204	1,172
C.A.A. of Notre Dame du Bon-secours, Papineau Co.	1921	"	"	45	"	"	120	1,084
C.A.A. of Notre Dame de Grande Rivière, Gaspé County	1920	"	"	106	Manufacture	"	432	493
C.A.A. of Notre Dame d'Issoudun, Lotbinière Co.	1916	"	"	35	Trading	"	166	3,228
C.A.A. of Notre Dame de Lourdes, Megantic Co.	1914	"	"	52	Manufacture	"	520	4,439
C.A.A. of Notre Dame du Mont-Carmel, Kamouraska	1917	"	"	123	Trading	"	121	2,038
C.A.A. of Notre Dame de la Paix, Papineau Co.	1921	"	"	34	"	"	28	312
C.A.A. de Papineauville, Papi-neau	1921	"	"	23	"	"	54	6,815
C.A.A. of Port-Daniel, Bona-venture	1918	"	"	101	"	"	226	3,187
C.A.A. of Roberval, Lac St. Jean	1919	"	"	27	"	"	58	52
C.A.A. of Suffolk, Papineau Co.	1911	"	"	131	"	"	455	684
C.A.A. of St. Adelaïde, Bona-venture	1923	"	"	105	Manufacture	"	414	1,359
C.A.A. of St. Aimé, Richelieu	1917	"	"	26	Trading	"	52	618
C.A.A. of St. Aimé du Lac, Labelle Co.	1913	"	"	62	Manufacture	"	1,203	26
C.A.A. of St. Alphonse, Bona-venture	1916	"	"	93	Trading	"	186	989
C.A.A. of St. André, Bonaven-ture	1916	"	"	50	"	"	100	605
C.A.A. of St. Angèle de Merici, Matane Co.	1913	"	"	28	"	"	620	552
C.A.A. of St. Anicet, Hunting-ton Co.	1919	"	"	57	"	"	46	228
C.A.A. of St. Antoine, Yamaska	1916	"	"	153	"	"	306	8,744
C.A.A. of St. Antonin, Temis-couta	1915	"	"	44	"	"	508	199
C.A.A. of St. Augustin, Port-neuf	1912	"	"	125	"	"	250	7,343
C.A.A. of St. Armand Station, Missisquoi Co.	1920	"	"	26	"	"	768	2,836
C.A.A. of St. Bernardin de Waterloo, Shefford Co.	1914	"	"	54	"	"	62	22,179
C.A.A. St. Bernard de Michaud-ville, St. Hyacinthe	1915	"	"	29	"	"	31	538
C.A.A. of Ste. Brigitte, Bona-venture	1913	"	"	207	"	"	414	3,100
C.A.A. of St. Casimir, Portneuf	1923	"	"	38	"	"	76	3,619
C.A.A. of St. Cécile, Shefford	1914	"	"	100	"	"	200	595
C.A.A. of St. Césaire, Rouville	1918	"	"	92	"	"	184	188

# CANADA

A	B	C	D	E	F	G	H	I
C.A.A. of St. Charles, Belle- chasse	1911	Yes	6%	41	Trading	Requisites	£ 342	£ 4,946
C.A.A. of St. Charles de Caplan, Bonaventure	1917	"	"	155	"	"	320	4,321
C.A.A. of Cheneville, Papineau Co.	1921	"	"	28	"	"	72	496
C.A.A. of St. Chrysostôme, Châteauguay	1915	"	"	101	"	"	132	556
C.A.A. of St. Cœur de Marie, Lac St. Jean	1924	"	"	45	"	"	100	1,451
C.A.A. de St. Edouard, Lot- binière	1915	"	"	143	"	"	586	138
C.A.A. of St. Etienne de Lauzon, Lévis	1917	"	"	60	"	"	330	1,397
C.A.A. of St. Edwidge, Compton	1914	"	"	63	Manufacture	"	1,008	1,205
C.A.A. of St. Eugène, Drum- mond	1921	"	"	60	"	"	218	4,461
C.A.A. of St. Félicien, Lac St. Jean	1919	"	"	26	"	"	6,000	1,112
C.A.A. of St. Félix de Valois, Joliette	1925	"	"	97	Trading	"	129	2,195
C.A.A. of St. Félix, Drummond	1918	"	"	82	"	"	164	204
C.A.A. of St. Félix d'Otis, Chicoutimi	1912	"	"	25	"	"	252	304
C.A.A. of St. Flavien, Lotbi- nière	1917	"	"	29	"	"	58	400
C.A.A. of St. François Xavier, Shefford	1919	"	"	88	"	"	72	5,384
C.A.A. of St. Gédéon, Lac St. Jean	1925	"	"	37	"	"	74	2,018
C.A.A. of St. Georges, Iberville	1915	"	"	88	"	"	176	927
C.A.A. of St. Gérard l'Assomp- tion	1925	"	"	27	"	"	54	2,294
C.A.A. of Ste. Germaine, Dor- chester Co.	1915	"	"	228	"	"	301	1,092
C.A.A. of St. Godefroy, Bona- venture	1917	"	"	80	"	"	302	3,449
C.A.A. of St. Guillaume, Ya- maska	1915	"	"	98	"	"	198	546
C.A.A. of St. Pie de Guire, Yamaska	1922	"	"	99	"	"	398	190
C.A.A. of St. Hélène, Bagot Co.	1914	"	"	28	"	"	5	—
C.A.A. of St. Hélène, Kamou- raska	1916	"	"	176	"	"	352	127
C.A.A. des Fruitières St. Hilaire, Rouville	1913	"	"	94	"	"	185	706
C.A.A. of St. Ignace de Nomi- ningue, Labelle	1914	"	"	84	"	"	294	—
C.A.A. de St. Jean l'Evan- gliste, Bonaventure	1917	"	"	112	Marketing and trading	"	416	4,496
C.A.A. de St. Joseph Beauce	1916	"	"	137	Trading	"	274	777
C.A.A. of St. Joseph de Mekinac, Champlain Co.	1910	"	"	12	"	"	120	368
C.A.A. of St. Joseph, Lac St. Jean	1924	"	"	35	"	"	72	1,673
C.A.A. de St. Jules, Bonaventure	1925	"	"	125	Manufacture	"	391	1,328

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
C.N.A. de St. Liboire, Bagot ..	1913	Yes	6%	63	Trading	Requisites	16	74
C.A.A. of St. Louis, Lotbinière	1923	"	"	29	"	"	34	469
C.A.A. de St. Lucie d'Albanel,	1915	"	"	48	"	"	501	1,554
Lac St. Jean								
C.A.A. of St. Marie, Montcalm	1924	"	"	44	Manufacture	"	90	1,919
C.A.A. de St. Martin, Beauce ..	1920	"	"	48	Trading	"	96	11,588
C.A.A. St. Martine, Château-	1917	"	"	92	"	"	184	1,329
guay								
C.A.A. de St. Michel, Vaudreuil	1923	"	"	32	"	"	94	400
C.A.A. of St. Narcisse, Champ-	1913	"	"	194	"	"	388	4,273
lain								
C.A.A. de St. Nazaire, Bagot ..	1918	"	"	135	"	"	1,308	7,239
C.A.A. de St. Nazaire, Chicou-	1925	"	"	33	"	"	66	576
timy								
C.A.A. de St. Omer, Bonaven-	1913	"	"	71	"	"	550	2,319
ture								
C.A.A. de St. Pacôme, Kamou-	1912	"	"	91	Manufacture	"	678	2,323
raska								
C.A.A. de St. Perpétue, l'Islet Co.	1916	"	"	31	Trading	"	100	858
C.A.A. de St. Pierre Baptiste,	1919	"	"	33	"	"	528	964
Megantic Co.								
C.A.A. de St. Pierre de Brough-	1913	"	"	46	"	"	100	414
ton, Beauce Co.								
C.A.A. de St. Prime, Lac St.	1924	"	"	27	"	"	64	1,123
Jean								
C.A.A. de St. Prosper, Dor-	1919	"	"	78	"	"	156	2,595
chester								
C.A.A. de St. Rémi, Napierville	1915	"	"	130	"	"	260	558
C.A.A. de St. Sébastien, Fron-	1914	"	"	33	"	"	734	303
tenac								
C.A.A. de St. Théophile du Lac,	1909	"	"	68	"	"	770	260
Champlain Co.								
C.A.A. de St. Valérien de Milton,	1914	"	"	150	"	"	88	1,257
Shefford								
C.A.A. de St. Vita-Lambton,	1921	"	"	60	"	"	480	958
Frontenac Co.								
C.A.A. de St. Wenceslas, Nico-	1917	"	"	83	"	"	166	3,718
let Co.								
C.A. de l'Anse-à-Brillant, Gaspé	1926	"	"	25	"	"	50	678
C.A. de Barachois, Gaspé ..	1924	"	"	47	"	"	94	4,418
C.A. de Belle-Anse, Gaspé ..	1925	"	"	30	"	"	61	2,870
C.A. de Cap-aux-Os, Gaspé ..	1923	"	"	27	"	"	51	2,370
C.A. de Cap-de-Roziers, Gaspé	1923	"	"	25	"	"	50	8,685
C.A. de Carleton, Bonaventure	1923	"	"	35	Manufacture	"	813	2,936
C.A. de Douglaston, Gaspé ..	1925	"	"	49	Trading	"	98	760
C.A. de Gascons, Gaspé ..	1923	"	"	38	"	"	76	1,977
Compton County Fair Assoc.,	1921	"	"	227	"	"	1,203	520
Compton								
Compton Co. Wool Growers'	1917	"	"	274	"	"	548	98
Assoc., Compton Co.								
Knowlton Co-op. Soc., Brome	1924	"	"	137	"	"	276	6,770
Megantic Wool Growers' and	1917	"	"	70	"	"	—	418
Sheep Breeders' Assoc., Megan-								
tic Co.								
Montréal Milk Producers' Assoc.	1919	"	"	25	"	Milk	75	2,280

# CANADA

	A	B	C	D	E	F	G	H	I
Noyan Co-op. Agric. Assoc., Missisquoi Co.	1922	Yes	6%	102	Trading	Requisites	£	248	£ 1,314
Osgood Valley C.A.A., Megantic	1914	"	"	26	"	"	64	259	
Québec Federated Co-op., 114, St. Paul Street, East, Montréal	1910	"	8%	13,528	Trading and manufacture	"	60,910	1,813,121	
United Dairymen's Co-op., Mon- tréal	1925	"	"	25	Trading	"	100	520,396	

## CAISSES POPULAIRES

Albanel, Lac St. Jean County	—	Yes	12%	213	Credit	Savings and loans	215	1,160	
Almaville, Champlain County	—	"	"	240	"	"	25	10,926	
Ancienne Lorette ..	—	"	"	921	"	"	458	10,919	
Black Lake, Megantic County	—	"	"	115	"	"	465	2,011	
Bonaventure, Bonaventure Co.	—	"	"	681	"	"	1,320	8,044	
Champlain, Champlain County	—	"	"	166	"	"	440	1,256	
Charlesbourg, Québec City ..	—	"	"	325	"	"	1,674	9,760	
Chicoutimi, Chicoutimi County	—	"	"	364	"	"	2,364	10,799	
Maria, Bonaventure County ..	—	"	"	517	"	"	80	6,340	
Matane, Matane County ..	—	"	"	155	"	"	213	1,127	
Notre Dame de Stanbridge, Missisquoi County	—	"	"	101	"	"	7	2,790	
Notre Dame du Mont Carmel, Champlain County	—	"	"	226	"	"	147	4,664	
Pointe du Lac, St. Maurice Co.	—	"	"	258	"	"	231	1,081	
St. André, Kamouraska County	—	"	"	195	"	"	127	1,472	
St. Anne de la Pocatière, Kamouraska County	—	"	"	285	"	"	10	1,826	
St. Benoît Labre, Beauce Co. ..	—	"	"	403	"	"	59	9,632	
St. Boniface, St. Maurice County	—	"	"	198	"	"	7	5,410	
St. Brigitte des Saults, Nicolet County	—	"	"	144	"	"	43	4,554	
St. Cajétan d'Armagh, Belle Chasse County	—	"	"	696	"	"	4	28,062	
St. Cécile de Montréal ..	—	"	"	—	"	"	535	6,310	
St. Césaire de Rouville ..	—	"	"	591	"	"	196	18,747	
St. Charles, Belle Chasse County	—	"	"	368	"	"	20	9,746	
St. Charles de Montréal ..	—	"	"	287	"	"	726	7,484	
St. Claire, Dorchester County	—	"	"	306	"	"	91	5,606	
St. Claude, Richmond County	—	"	"	102	"	"	244	1,245	
St. Clothilde de Montréal ..	—	"	"	170	"	"	462	2,865	
St. Enfant Jésus de Montréal	—	"	"	232	"	"	307	495	
St. Eusèbe de Montréal ..	—	"	"	293	"	"	1,765	5,397	
St. Eusèbe de Stanfold, Atha- baska County	—	"	"	413	"	"	49	11,973	
St. Félix de Kingsey, Drum- mond County	—	"	"	180	"	"	8	9,753	
St. François d'Assise, Québec City	—	"	"	318	"	"	1,203	3,999	
St. Frédéric, Beauce County ..	—	"	"	282	"	"	19	2,776	
St. Georges de Henryville, Iber- ville County	—	"	"	344	"	"	62	8,033	
St. Germaine, Dorchester Co.	—	"	"	955	"	"	518	10,047	

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
St. Gervais, Belle Chasse County	—	Yes	12%	312	Credit	Savings and loans	2,339	9,364
St. Hermas, Deux-Montaignes County	—	"	"	273	"	"	52	5,275
St. Honoré, Beauce County ..	—	"	"	249	"	"	27	1,661
St. Irénée, 386, Delisle Street, Montreal	—	"	"	281	"	"	403	11,029
St. Isidore, Dorchester County	—	"	"	718	"	"	233	1,525
St. Jean Bte. de l'Île Verte, Témiscouata County	—	"	"	69	"	"	483	1,025
St. Jean des Piles, Champlain County	—	"	"	140	"	"	9	1,637
St. Jean l'Evangéliste, Bonaventure County	—	"	"	456	"	"	37	3,836
St. Joseph, Lévis City ..	—	"	"	268	"	"	91	1,415
St. Léon de Standon, Dorchester County	—	"	"	345	"	"	3	1,677
St. Marc, Verchères County ..	—	"	"	114	"	"	20	3,610
St. Martin, Beauce County ..	—	"	"	270	"	"	12	2,747
St. Mathias de Cabano, Témiscouata County	—	"	"	254	"	"	153	5,106
St. Médard de Warwick, Athabaska County	—	"	"	187	"	"	95	2,484
St. Michel de Squattek, Témiscouata County	—	"	"	58	"	"	52	1,834
St. Narcisse, Champlain County	—	"	"	764	"	"	75	16,173
St. Prosper, Champlain County	—	"	"	113	"	"	18	1,522
St. Prosper, Dorchester County	—	"	"	489	"	"	91	8,955
St. Roch d'Orford, Sherbrooke	—	"	"	184	"	"	41	1,224
St. Scholastique, Deux-Montaignes County	—	"	"	170	"	"	222	5,090
St. Sébastien, Iberville County	—	"	"	452	"	"	589	6,742
St. Séverin, Champlain County	—	"	"	388	"	"	6	1,352
St. Stanislas, Montréal City ..	—	"	"	334	"	"	159	2,720
St. Sylvere, Nicolet County ..	—	"	"	230	"	"	30	1,745
St. Théophile du Lac, Champlain County	—	"	"	139	"	"	12	1,111
St. Ulric, Matane County ..	—	"	"	198	"	"	37	10,849
St. Wenceslas, Nicolet County	—	"	"	222	"	"	18	1,881
St. Zacharie, Beauce County ..	—	"	"	210	"	"	207	7,264
Sayabec, Matapédia County ..	—	"	"	228	"	"	26	5,112
Thetford Mines, Megantic Co.	—	"	"	638	"	"	259	14,242

## SASKATCHEWAN

A	B	C	D	E	F	G	H	I
							£	£
Abbey Grain Growers' Co-op. Ltd., Abbey	1918	Yes	Yes	40	Trading	Requisites	263	561
Admiral Co-op. Assoc., Ltd., Admiral	1920	"	"	101	"	"	615	12,492
Alba Co-op. Assoc., Ltd., Salvador	1916	"	"	73	"	Coa	245	181

# CANADA

A	B	C	D	E	F	G	H	I
							£	£
Anerley Grain Growers' Co-op. Assoc., Ltd., Anerley	1922	Yes	Yes	32	Trading	Requisites	150	1,069
Aneroid Co-op. Assoc., Ltd., Aneroid	1922	"	"	152	"	"	1,191	21,854
Antler Grain Growers' Co-op. Assoc., Ltd., Antler	1916	"	"	61	"	"	167	2,077
Arcola Grain Growers' Co-op. Assoc., Ltd., Arcola	1916	"	"	131	"	"	809	9,214
Ardath Grain Growers' Co-op. Assoc., Ltd., Ardath	1915	"	"	37	"	"	13	1,424
Argo Co-op. Assoc., Ltd., Goldburg	1915	"	"	45	"	"	45	816
Armilla Co-op. Assoc., Ltd., Kisbey	1923	"	"	16	"	"	160	—
Asquith and District Grain Growers' Co-op. Assoc., Ltd.	1916	"	"	—	"	"	—	—
Axford Grain Growers' Co-op. Assoc., Ltd., Axford	1916	"	"	—	"	"	—	—
Bagley Co-op. Assoc., Ltd., Bagley	1922	"	"	65	"	"	80	449
Beaver Creek Co-op. Assoc., Ltd.	—	"	"	92	"	"	242	2,191
Bengough Co-op. Assoc., Ltd., Bengough	1926	"	"	57	"	"	140	6,488
Bestville Roadene Grain Growers' Co-op. Assoc., Ltd., Roadene	1919	"	"	42	"	"	88	—
Bethune Co-op. Assoc., Ltd., Bethune	1914	"	"	89	Trading and marketing	Requisites and produce	2,055	10,577
Birch Hills Grain Growers' Co-op. Assoc., Ltd., Birch Hills	1915	"	"	213	Trading	Requisites	738	—
Birsay Co-op. Assoc., Ltd., Birsay	1916	"	"	43	"	"	256	2,376
Bladworth Co-op. Assoc., Ltd., Bladworth	1915	"	"	83	"	"	2,441	12,893
Brier Crest Co-op. Assoc., Ltd., Brier Crest	1919	"	"	92	"	"	2,024	16,572
Burdick Co-op. Assoc., Ltd., Moose Jaw	1914	"	"	22	"	"	150	686
Cadillac Grain Growers' Assoc., Ltd., Cadillac	1916	"	"	36	"	"	106	60
Canadian Co-op. Wool Growers, Ltd., Bay Street, Toronto	1918	"	"	10,000	Marketing	Wool	21,000	140,000
Cando Co-op. Assoc., Ltd., Cando	1922	"	"	12	Trading	Requisites	16	136
Carlsburg and Windthorst Co-op. Assoc., Ltd., Carlsburg	1914	"	"	15	"	"	—	234
Castlewood Grain Growers' Co-op. Assoc., Ltd., Biggar	1919	"	"	25	"	"	5	—
Ceylon Grain Growers' Assoc., Ltd., Ceylon	1916	"	"	38	"	"	175	6,765
Cheviot Grain Growers' Assoc.	—	"	"	—	"	"	208	780

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Churchbridge Grain Growers' Co-op. Assoc., Ltd., Churchbridge	1915	Yes	Yes	47	Trading	Requisites	274	2,628
Claydon Co-op. Assoc., Ltd., Claydon	1924	"	"	57	"	"	128	—
Clayton Co-op. Assoc., Ltd., Windthorst	1923	"	"	31	"	"	—	184
Coburg Co-op. Assoc., Ltd., Moose Jaw	1916	"	"	16	"	"	16	811
Coleville Co-op. Assoc., Ltd., Coleville	1915	"	"	93	"	"	364	2,557
Colfax Grain Growers' Co-op. Assoc., Ltd., Colfax	1919	"	"	24	"	"	43	232
Colonsay Grain Growers' Co-op. Assoc., Ltd., Colonsay	1919	"	"	95	"	"	541	1,718
Conquest Grain Growers' Co-op. Assoc., Ltd., Conquest	1914	"	"	21	Trading and marketing	Requisites and produce	26	2,532
Cudworth Farmers' Co-op. Assoc., Ltd., Cudworth	1922	"	"	30	Marketing	Produce	30	4,160
Cupar Co-op. Assoc., Ltd., Cupar	1914	"	"	100	Trading	Requisites	1,201	11,186
Dafce Co-op. Assoc., Ltd., Dafce	1914	"	"	131	Trading and marketing	Requisites and produce	3,400	3,241
Dahinda Co-op. Assoc., Ltd., Dahinda	1914	"	"	—	Trading	Requisites	—	—
Davidson Co-op. Assoc., Ltd., Davidson	1914	"	"	378	Trading and marketing	Requisites and produce	12,600	80,000
Davyroyd Grain Growers' Co-op. Assoc., Ltd., Readlyn	1921	"	"	12	Trading	Requisites	12	312
Daylesford Grain Growers' Co-op. Assoc., Ltd., Daylesford	1921	"	"	43	"	"	360	110
Dilke Co-op. Assoc., Ltd., Dilke	1916	"	"	28	"	"	182	1,613
Disley Co-op. Assoc., Ltd., Disley	1916	"	"	66	"	"	545	237
Dollard Grain Growers' Co-op. Assoc., Ltd., Dollard	1918	"	"	27	"	"	18	—
Drake Co-op. Assoc., Ltd., Drake	1916	"	"	34	Trading and marketing	Requisites and produce	98	3,309
Dubuc Grain Growers' Co-op. Assoc., Ltd., Dubuc	1919	"	"	18	"	"	12	3,327
Dunblane Grain Growers' Co-op. Assoc., Ltd.	—	"	"	36	Trading	Requisites	250	—
Duval Grain Growers' Co-op. Assoc., Ltd., Duval	1916	"	"	33	"	"	68	791
Eagle Creek Co-op. Assoc., Ltd., Perdue	1924	"	"	22	Trading and marketing	Requisites and produce	225	714
Eastend Grain Growers' Co-op. Assoc., Ltd., Eastend	1916	"	"	175	Trading	Requisites	1,412	10,207
Edam United Farmers' Co-op. Assoc., Ltd., Edam	1918	"	"	103	Trading and marketing	Requisites and produce	506	584
Edenwold Co-op. Assoc., Ltd., Edenwold	1919	"	"	227	"	Produce	1,731	23,591
Edgehill Stock Growers' Co-op. Assoc., Ltd., Edgehill	1914	"	"	32	Trading	Requisites	236	—

# CANADA

A	B	C	D	E	F	G	H	I
							£	£
Elbow Co-op. Assoc., Ltd., Elbow	1914	Yes	Yes	114	Trading and marketing	Requisites and produce	1,206	15,474
Elstow Farmers' Co-op. Assoc., Ltd., Elstow	1915	"	"	39	Trading	Requisites	69	1,821
Enterprise Co-op. Assoc., Ltd., Richmond	1915	"	"	100	Trading and marketing	Requisites and produce	89	260
Fairlight Co-op. Assoc., Ltd., Fairlight	1915	"	"	26	Trading	Requisites	64	1,123
Fairlight and Ryerson Clydesdale Co-op. Assoc., Ltd.	—	"	"	27	"	"	235	—
Fairy Glen Hall and Co-op. Assoc., Ltd., Fairy Glen	1918	"	"	51	"	"	130	—
Fertile Grain Growers' Co-op. Assoc., Ltd., Fertile	1919	"	"	20	"	"	8	972
Fielding Grain Growers' Co-op. Assoc., Fielding	1915	"	"	17	"	"	17	—
Flaxcombe Grain Growers' Co-op. Assoc., Ltd., Flaxcombe	1916	"	"	39	"	"	71	242
Floral Grain Growers' Co-op. Assoc., Ltd., Floral	1916	"	"	38	"	"	276	301
Foam Lake Grain Growers' Co-op. Assoc., Ltd., Foam Lake	1915	"	"	82	"	"	187	643
Forgan Grain Growers' Co-op. Assoc., Ltd., Forgan	1926	"	"	36	"	"	126	—
Fort Qu'Appelle Grain Growers' Co-op. Assoc., Ltd., Fort Qu'Appelle	1920	"	"	27	"	"	26	738
Frobisher Co-op. Assoc., Ltd., Frobisher	1915	"	"	45	"	"	158	634
Frontier Co-op. Assoc., Ltd.	—	"	"	106	"	"	511	—
Gainsborough Grain Growers' Co-op. Assoc., Ltd., Gainsborough	1918	"	"	21	"	"	21	—
Girvin Co-op. Assoc., Ltd., Girvin	1914	"	"	88	"	"	1,115	10,795
Gledhow Grain Growers' Co-op. Assoc., Ltd., Gledhow	1916	"	"	15	"	"	20	—
Glenside Co-op. Assoc., Ltd., Glenside	1916	"	"	31	"	"	178	1,785
Golden Valley Co-op. Assoc., Ltd., Charlotte	1924	"	"	40	"	"	147	—
Goodwater Grain Growers' Co-op. Assoc., Ltd., Goodwater	1919	"	"	46	"	"	105	1,082
Govenlock Grain Growers' Co-op. Assoc., Ltd., Govenlock	1922	"	"	30	"	"	35	164
Grass Co-op. Assoc., Ltd., Luseland	1915	"	"	34	"	"	128	979
Gray Grain Growers' Co-op. Assoc., Ltd., Gray	1919	"	"	68	"	"	864	595
Grenfell Co-op. Assoc., Ltd., Grenfell	1914	"	"	23	"	"	24	—



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Grosswerder Co-op. Assoc., Ltd., Grosswerder	1925	Yes	Yes	22	Trading	Requisites	27	—
Guernsey Co-op. Assoc., Ltd., Guernsey	1914	„	„	89	„	„	2,105	7,938
Gull Lake Co-op. Assoc., Ltd., Gull Lake	1914	„	„	171	Trading and marketing	Requisites and produce	2,251	23,610
Hafford Grain Growers' Co-op. Assoc., Ltd., Hafford	1914	„	„	27	Trading	Requisites	70	903
Halbrite Grain Growers' Co-op. Assoc., Ltd., Halbrite	1914	„	„	105	„	„	796	4,262
Halcyonia Co-op. Assoc., Ltd., Borden	1914	„	„	25	„	„	288	336
Hallonquist Co-op. Assoc., Ltd.	1919	„	„	28	„	„	30	1,297
Hanley Stock Shipping Co-op. Assoc., Ltd., Hanley	1914	„	„	99	„	„	39	6,935
Hawarden Grain Growers' Co-op. Assoc., Ltd., Hawarden	1917	„	„	41	„	„	86	387
Henribourg Agric. Co-op. Assoc., Ltd., Henribourg	1921	„	„	17	„	„	44	—
Hillhurst Grain Growers' Co-op. Assoc., Ltd., Heward	1917	„	„	26	„	„	41	2,388
Hutton Co-op. Assoc., Ltd., Redvers	1918	„	„	12	„	„	13	761
Imperial Co-op. Assoc., Ltd., Imperial	1916	„	„	65	Trading and marketing	Requisites and produce	296	3,313
Invermay Grain Growers' Co-op. Assoc., Ltd., Invermay	1916	„	„	39	„	„	86	3,447
Juanita Co-op. Assoc., Ltd., Juanita	1914	„	„	17	Trading	Requisites	114	—
Kandahar Grain Growers' Co-op. Assoc., Ltd., Kandahar	1914	„	„	46	„	„	242	—
Keddleston Grain Growers' Co-op. Assoc., Ltd., Keddleston	1916	„	„	28	„	„	51	—
Kelso Co-op. Assoc., Ltd., Kelso	1915	„	„	43	„	„	47	2,054
Kenaston Grain Growers' Co-op. Assoc., Ltd., Kenaston	1920	„	„	89	Trading and marketing	Requisites and produce	1,371	11,938
Kennedy Grain Growers' Co-op. Assoc., Ltd., Kennedy	1920	„	„	39	Trading	Requisites	321	4,290
Keppel Co-op. Assoc., Ltd., Keppel	1916	„	„	100	Trading and marketing	Requisites and produce	532	5,222
Key West Grain Growers' Co-op. Assoc., Ltd., Ogema	1915	„	„	80	Trading	Requisites	362	4,303
Khediye Grain Growers' Co-op. Assoc., Ltd., Khediye	1918	„	„	30	„	„	86	220
Kinley Co-op. Assoc., Ltd., Kinley	1914	„	„	29	„	„	131	354
Kneller Grain Growers' Co-op. Assoc., Ltd., Drake	1917	„	„	20	„	„	35	20
Kyleville Farmers' Co-op. Assoc., Ltd., Kyleville	1920	„	„	52	„	„	242	1,441

# CANADA

A	B	C	D	E	F	G	H	I
							£	£
Lampman Grain Growers' Co-op. Assoc., Ltd., Lampman	1915	Yes	Yes	29	Trading	Requisites	60	995
Lang Agric. Co-op. Assoc., Ltd., Lang	1919	"	"	34	"	"	68	944
Langbank Grain Growers' Co-op. Assoc., Ltd., Langbank	1921	"	"	7	"	"	11	—
Langham Grain Growers' Co-op. Assoc., Ltd., Langham	1914	"	"	123	"	"	784	—
Lanigan Co-op. Assoc., Ltd., Lanigan	1916	"	"	80	"	"	434	128
Laporte Grain Growers' Co-op. Assoc., Ltd., Laporte	1914	"	"	80	"	"	909	7,834
Lashburne Orange Hall Co-op. Assoc., Ltd., Lashburne	1921	"	"	23	"	"	297	—
Laura Grain Growers' Co-op. Assoc., Ltd., Laura	1919	"	"	47	"	"	94	543
Lawson Co-op. Assoc., Ltd., Lawson	1919	"	"	18	Trading and marketing	Requisites and produce	21	819
Lemberg Co-op. Assoc., Ltd., Lemberg	1914	"	"	68	Trading	Requisites	2,279	12,741
Lemsford Grain Growers' Co-op. Assoc., Ltd., Lemsford	1916	"	"	41	"	"	139	—
Lewvan Grain Growers' Co-op. Assoc., Ltd., Lewvan	1914	"	"	62	"	"	174	1,458
Lloyd George Co-op. Assoc., Ltd., Alsask	1919	"	"	7	"	"	46	51
Lloydminster and District Agric. Co-op. Assoc., Ltd., Lloydminster	1914	"	"	398	Trading and marketing	Requisites and produce	6,830	73,835
Lucky Lake Grain Growers' Co-op. Assoc., Ltd., Lucky Lake	1919	"	"	67	—	—	114	—
Lydden Hall Co-op. Assoc., Ltd., Lydden	1922	"	"	118	—	—	126	—
Macoun Livestock Marketing Co-op. Assoc., Ltd., Macoun	1920	"	"	38	Trading	Requisites	35	5,694
Macoun Grain Growers' Co-op. Assoc., Ltd., Macoun	1918	"	"	21	"	"	42	—
MacRorie Co-op. Assoc., Ltd., MacRorie	1914	"	"	80	"	"	120	1,504
Maidstone Co-op. Assoc., Ltd., Maidstone	1914	"	"	129	Trading and marketing	Requisites and produce	618	4,793
Major Grain Growers' Co-op. Assoc., Ltd., Major	1917	"	"	83	Trading	—	335	7,793
Manor Grain Growers' Co-op. Assoc., Ltd., Manor	1920	"	"	26	"	Requisites	64	1,457
Maple Creek Grain Growers' Co-op. Assoc., Ltd., Maple Creek	1918	"	"	12	"	"	29	—
Marengo Grain Growers' Co-op. Assoc., Ltd., Marengo	1923	"	"	16	"	"	16	—
Markinch Grain Growers' Co-op. Assoc., Ltd., Markinch	1915	"	"	34	"	"	148	2,568
Medstead Co-op. Assoc., Ltd., Medstead	1921	"	"	86	Trading and marketing	Requisites and produce	567	7,913

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A	B	C	D	E	F	G	H	I
							£	£
Melfort Grain Growers' Co-op. Assoc., Ltd., Melfort	1914	Yes	Yes	297	Trading and marketing	Requisites and produce	3,051	42,390
Melfort Stock Shippers' Co-op. Assoc., Ltd., Melfort	—	„	„	117	Trading	Requisites	6	20,26
Melville Agric. Co-op. Assoc., Ltd., Melville	1914	„	„	194	„	„	1,572	7,000
Midale Co-op. Assoc., Ltd., Midale	1918	„	„	62	„	„	270	4,080
Milden Grain Growers' Co-op. Assoc., Ltd., Milden	1915	„	„	45	„	„	45	1,460
Milestone Co-op. Assoc., Ltd., Milestone	1915	„	„	23	„	„	260	2,900
Miltoon Grain Growers' Co-op. Assoc., Ltd., Miltoon	1919	„	„	44	„	„	100	—
Monarch Co-op. Assoc., Ltd., Biggar	1916	„	„	27	Trading and marketing	Requisites and produce	102	101
Moosomin Farmers' Co-op. Assoc., Ltd., Moosomin	1917	„	„	141	Trading	Requisites	1,410	—
Mountain Chase Grain Growers' Co-op. Assoc., Ltd., Clapton	1914	„	„	37	„	„	9	—
Narrow Lake Co-op. Assoc., Ltd., Wilkie	1916	„	„	25	„	„	31	3,000
Naseby Co-op. Assoc., Ltd., Naseby	1914	„	„	48	Trading and marketing	Requisites and produce	50	—
Nashlyn Farmers' Livestock Co-op. Assoc., Ltd., Consul	1922	„	„	32	—	—	823	—
Outram Co-op. Assoc., Ltd., Outram	1918	„	„	24	Trading	Requisites	25	578
Parkbeg Grain Growers' Co-op. Assoc., Ltd., Parkbeg	1916	„	„	68	„	„	320	500
Pennant Grain Growers' Co-op. Assoc., Ltd., Pennant	1916	„	„	37	„	„	74	—
Penzance Co-op. Assoc., Ltd., Penzance	1914	„	„	49	„	„	325	3,096
Percy Co-op. Assoc., Ltd., Kisbey	1914	„	„	60	„	„	460	4,200
Phoenix Agric. Co-op. Assoc., Ltd.	—	„	„	51	„	„	313	7,500
Preeceville Grain Growers' Co-op. Assoc., Ltd., Preeceville	1918	„	„	67	„	„	1,743	11,872
Pretty Valley Trading Assoc., Connack	1927	„	„	54	„	„	25	704
Rabbit Lake Co-op. Assoc., Ltd., Rabbit Lake	1915	„	„	73	Trading and marketing	Requisites and produce	971	5,895
Ravenscrag Grain Growers' Co-op. Assoc., Ltd., Ravenscrag	1916	„	„	70	Trading	Requisites	746	6,461
Raymore Grain Growers' Co-op. Assoc., Ltd., Raymore	1916	„	„	43	„	„	48	1,737
Redberry Farmers' Co-op. Assoc., Ltd., Hafford	1924	„	„	26	„	„	8	—
Redfield Grain Growers' Co-op. Assoc., Ltd., Redfield	1916	„	„	21	Trading and marketing	Requisites and produce	118	822

# CANADA

A	B	C	D	E	F	G	H	I
							£	£
Reford United Farmers' Co-op. Assoc., Ltd., Wilkie	1921	Yes	Yes	28	Trading	Requisites	28	590
Reliance Grain Growers' Co-op. Assoc., Ltd., Reliance	1916	"	"	12	"	"	13	—
Ritchie Grain Growers' Co-op. Assoc., Ltd., Ritchie	1921	"	"	23	"	"	70	210
Riverhurst Grain Growers' Co-op. Assoc., Ltd., Riverhurst	1917	"	"	20	"	"	20	376
Rocanville Co-op. Assoc., Ltd., Rocanville	1915	"	"	128	Trading and marketing	Requisites and produce	31	19,254
Rolling Plains Grain Growers' Co-op. Assoc., Ltd., Morse	1918	"	"	17	Trading	Requisites	28	501
Ruddell Grain Growers' Co-op. Assoc., Ltd., Ruddell	1914	"	"	126	"	"	1,568	3,859
Rush Springs Co-op. Assoc., Ltd., Piapot	1924	"	"	10	"	"	164	—
Rutan Co-op. Assoc., Ltd., Rutan	1914	"	"	41	"	"	41	727
Ruthilda Co-op. Assoc., Ltd., Ruthilda	1922	"	"	42	—	—	221	—
Sand Hills Stockmans' Co-op. Assoc., Ltd., Prelate	1925	"	"	17	Trading	Requisites	612	—
Scott Co-op. Assoc., Ltd., Dilke	1916	"	"	18	"	"	163	—
Senlac Grain Growers' Co-op. Assoc., Ltd., Senlac	1914	"	"	40	"	"	140	1,147
Shaunavon Grain Growers' Co-op. Assoc., Ltd., Shaunavon	1916	"	"	174	Trading and marketing	Requisites and produce	1,395	—
Sintaluta Grain Growers' Co-op. Assoc., Ltd., Sintaluta	1916	"	"	223	"	"	1,052	14,000
Speers Grain Growers' Co-op. Assoc., Ltd., Speers	1916	"	"	28	Trading	Requisites	40	408
Spring Coulee Grain Growers' Co-op. Assoc., Ltd., Wymark	1923	"	"	18	"	"	30	43
Springside Co-op. Assoc., Ltd., Springside	1915	"	"	63	"	"	289	4,926
Spruce Bluff Co-op. Assoc., Ltd., Spruce Bluff	1917	"	"	50	"	"	10	—
Spruce Home Agric. Co-op. Assoc., Ltd., Spruce Home	1923	"	"	21	—	—	46	—
Spruce Lake Hall Co-op. Assoc., Ltd., Spruce Lake	1921	"	"	25	—	—	310	—
Stewart Co-op. Assoc., Ltd., Stewart	1919	"	"	75	Trading	Requisites	216	106
St. Gregor Farmers' Co-op. Assoc., Ltd., St. Gregor	1917	"	"	71	"	"	699	5,084
St. Louis Grain Growers' Hall Co-op. Assoc., Ltd., St. Louis	1922	"	"	58	—	—	308	—
Storthoaks Co-op. Assoc., Ltd., Storthoaks	1925	"	"	23	Trading	Requisites	26	—
Strongfield Grain Growers' Co-op. Assoc., Ltd., Strongfield	1915	"	"	167	"	"	1,200	—

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A	B	C	D	E	F	G	H	I
							£	£
Success Grain Growers' Co-op. 1916	Yes	Yes	48	Trading	Requisites		96	—
Assoc., Ltd., Success								
Sunny Slope Co-op. Assoc., 1918	„	„	8	„	„		8	485
Ltd., Indian Head								
Sunny South Grain Growers' 1916	„	„	24	„	„		22	1,007
Co-op. Assoc., Ltd., Indian								
Head								
Tantallon Co-op. Assoc., Ltd., 1914	„	„	63	Trading and	Requisites		12	1,672
Tantallon				marketing	and produce			
Terrell Grain Growers' Co-op. 1921	„	„	14	Trading	Requisites		30	191
Assoc., Ltd., Spring Valley								
Thackeray Co-op. Assoc., Ltd. 1918	„	„	15	„	„		15	45
Thackeray								
Tilney Co-op. Assoc., Ltd., 1921	„	„	37	„	„		1,079	9,026
Tilney								
Tregarva Grain Growers' Co. 1916	„	„	23	„	„		72	—
op. Assoc., Ltd., Tregarva								
Tribune Co-op. Assoc., Ltd., 1918	„	„	202	Trading and	Requisites		2,608	
Tribune				marketing	and produce			
Trossacks Grain Growers' Co. 1917	„	„	25	Trading	Requisites		80	1,932
op. Assoc., Ltd., Trossacks								
Tuberoze Grain Growers' Co. 1917	„	„	36	„	„		52	1,133
op. Assoc., Ltd., White Bear								
Valor Grain Growers' Co-op. 1918	„	„	66	„	„		339	3,459
Assoc., Ltd., Valor								
Valynn Grain Growers' Co-op. 1921	„	„	28	„	„		56	48
Assoc., Ltd., Kerrobert								
Vanscoy Grain Growers' Co. 1916	„	„	29	„	„		130	985
op. Assoc., Ltd., Vanscoy								
Victor Grain Growers' Co-op. 1916	„	„	41	„	„		16	337
Assoc., Ltd., Nutana								
View Hill Grain Growers' Co. 1916	„	„	166	Trading and	Requisites		786	1,035
op. Assoc., Ltd., Estevan				marketing	and produce			
Warnock Grain Growers' Co. 1921	„	„	16	„	„		8	—
op. Assoc., Ltd., Turtleford								
Wasteena Grain Growers' Co. 1920	„	„	18	Trading	Requisites		50	—
op. Assoc., Ltd., Adanac								
Watrous Grain Growers' Co. 1915	„	„	177	Trading and	Requisites		1,880	4,292
op. Assoc., Ltd., Watrous				marketing	and produce			
Wauchope Co-op. Assoc., 1916	„	„	15	Trading	Requisites		37	1,460
Ltd., Wauchope								
Wessels Agric. Co-op. Assoc., 1916	„	„	18	„	„		18	57
Ltd., Govan								
West Lawn Horizon Co-op. 1918	„	„	18	„	„		40	339
Assoc., Ltd., Horizon								
Wheat Plains Grain Growers' 1916	„	„	28	„	„		28	979
Co-op. Assoc., Ltd., Boderick								
Willmar Co-op. Assoc., Ltd., 1917	„	„	45	Trading and	Requisites		82	6,133
Willmar				marketing	and produce			
Wilton Co-op. Assoc., Ltd., 1914	„	„	245	„	„		1,592	19,225
Lashburn								
Wiseton Co-op. Assoc., Ltd., 1916	„	„	43	Trading	Requisites		20	817
Wiseton								
Woodrow Co-op. Assoc., Ltd., 1914	„	„	96	Trading and	Requisites		1,075	—
Woodrow				marketing	and produce			

# CANADA

A	B	C	D	E	F	G	H	I
							£	£
Wordsworth Co-op. Assoc. Ltd., Wordsworth	1916	Yes	Yes	39	Trading	Requisites	41	—
Wynyard Grain Growers' Co-op. Assoc., Ltd., Wynyard	1914	"	"	104	"	"	230	—
Yellow Grass Grain Growers' Co-op. Assoc., Ltd., Yellow Grass	1915	"	"	32	Marketing	Produce	13	1,215
Young Co-op. Assoc., Ltd., Young	1914	"	"	293	Trading and marketing	Requisites and produce	5,691	48,793
Canadian Co-op. Wool Growers, Ltd., Regina	1918	"	"	10,000	Marketing	Wool	21,000	140,000
Saskatchewan Co-op. Creameries, Ltd., Regina	1917	"	"	5,800	Production, manufacture, and marketing	Dairy produce	281,672	892,322
Saskatchewan Co-op. Elevator Co., Ltd., Regina	1911	"	"	26,000	Marketing and 435 elevators	Grain	984,140	15,000,000
Saskatchewan Co-op. Wheat Producers, Ltd.	1924	"	"	52,000	Marketing	Wheat	16,800	36,000,000
Saskatchewan Municipal Insurance Assoc., Regina	1913	"	"	35,000	Insurance	Hail	440,000	273,973
Saskatchewan Co-op. Poultry Producers, Ltd.	—	—	—	—	Marketing	Poultry	3,741	144,266
Additional Municipal Insurance Assoc., Regina	1924	"	"	Subsidiary of above	Insurance	Hail	40,000	3,974
Southern Saskatchewan Co-op. Stock Yards, Ltd.	1919	"	"	806	Marketing	Stock and requisites	26,900	284,837
Northern Saskatchewan Co-op. Stock Yards, Ltd.	1919	"	"	650	"	Livestock	4,000	74,214

## SOCIAL AND GRAZING SOCIETIES

Abbey Community Hall Co-op. Assoc., Ltd., Abbey	1922	—	—	43	Social	—	685	—
Aldenburg Community Hall Co-op. Assoc., Ltd., Congress	1925	—	—	152	"	—	542	—
Alingly Co-op. Assoc., Ltd., Alingly	1926	—	—	44	"	—	25	—
Aylesbury Community Hall Co-op. Assoc., Ltd., Aylesbury	1922	—	—	91	"	—	658	—
Baring Town Hall Co-op. Assoc., Ltd., Baring	1921	—	—	37	"	—	127	—
Battle Creek Livestock Co-op. Assoc., Ltd., Robsart	1925	—	—	28	Grazing	—	350	—
Belbeck Community Co-op. Assoc., Ltd., Belbeck	1922	—	—	—	Social	—	—	—
Bellmuir Community Co-op. Assoc., Ltd., Meyronne	1922	—	—	40	"	—	78	—
Big Stick Stockman's Co-op. Assoc., Ltd., Sagathun	1924	—	—	11	Grazing	—	366	—

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A	B	C	D	E	F	G	H	I
Brightholme Community Co-op. Assoc., Ltd., Brightholme	1926	—	—	54	Social	—	£ 46	£ 66
Carlton Co-op. Assoc., Ltd., Carlton	1926	—	—	—	„	—	—	—
Carruthers Agric. Co-op. Assoc., Ltd., Carruthers	1927	—	—	—	„	—	—	—
Clair Community Hall Co-op. Assoc., Ltd., Clair	1922	—	—	47	„	—	126	—
Clearwater Grain Growers' Co-op. Assoc., Ltd., Clearwater	1922	—	—	28	„	—	33	—
Climax Co-op. Assoc., Ltd., Climax	1926	—	—	43	„	—	173	—
Dafoe and District Community Hall Co-op. Assoc., Ltd., Dafoe	1926	—	—	74	„	—	380	—
Dunkirk Community Club Co-op. Assoc., Ltd., Dunkirk	1926	—	—	24	„	—	80	—
Edam Community Hall Co-op. Assoc., Ltd., Edam	1926	—	—	5	„	—	3	—
Flaxcombe Community Hall Co-op. Assoc., Ltd., Flaxcombe	1926	—	—	87	„	—	290	—
Gibbs Community Co-op. Assoc., Ltd., Gibbs	1924	—	—	86	„	—	107	—
Gowanbrae Co-op. Assoc., Ltd., Kinistino	1925	—	—	52	„	—	46	—
Heck Livestock Co-op. Assoc., Ltd., Prelate	1925	—	—	16	Grazing	—	600	—
Hendon Community Hall Co-op. Assoc., Ltd., Hendon	1925	—	—	116	Social	—	140	—
Hillesden Social Club Co-op. Assoc., Ltd., Hillesden	1926	—	—	43	„	—	36	—
Hillsboro' Stockman's Co-op. Assoc., Ltd., Cabri	1924	—	—	65	Grazing	—	927	—
Honora Stockman's Co-op. Assoc., Ltd., Tompkins	1924	—	—	19	„	—	120	—
Kieville Stockman's Co-op. Assoc., Ltd., Kieville	1925	—	—	12	„	—	246	—
Lacadena Community Hall Co-op. Assoc., Ltd., Lacadena	1926	—	—	86	Social	—	493	—
Lemsford Stockman's Co-op. Assoc., Ltd., Lemsford	1924	—	—	21	Grazing	—	40	—
Lightwoods Community Hall Co-op. Assoc., Ltd., Lightwoods	1925	—	—	59	Social	—	73	—
Monchy Grazing Co-op., Ltd., Monchy	1924	—	—	9	Grazing	—	1	—
Nileburg Community Co-op. Assoc., Ltd., Nileburg	1924	—	—	45	Social	—	134	—
Oddfellows Temple Co-op. Assoc., Ltd., Verwood	1921	—	—	19	„	—	780	—
Orkney Community Hall Co-op. Assoc., Ltd., Orkney	1925	—	—	75	„	—	206	—

# CANADA

A	B	C	D	E	F	G	H	I
							£	£
Pambrum Community Co-op. Assoc., Ltd., Pambrum	1922	—	—	87	Social	—	238	—
Paradise Hill Fraternal Co-op. Assoc., Ltd., Paradise Hill	1921	—	—	42	,,	—	112	—
Percival Community Hall Co-op. Assoc., Ltd., Percival	1923	—	—	43	,,	—	234	—
Rastad Stockman's Co-op. Assoc., Ltd., Rastad	1924	—	—	18	Grazing	—	130	—
Rockford Agric. Co-op. Assoc., Ltd., Rockford	1926	—	—	26	Social	—	42	—
Saskatchewan Livestock Co-op. Marketing Assoc.	—	—	—	—	—	—	—	422,788
Shamrock Community Co-op. Assoc., Ltd., Shamrock	1925	—	—	54	Social	—	375	—
Signal Valley Co-op. Assoc., Ltd., Sceptre	1925	—	—	31	Grazing	—	523	—
South Star Co-op. Assoc., Ltd., South Star	1926	—	—	59	Social	—	103	—
Spring Grove Community Hall Co-op. Assoc., Ltd., Domremy	1923	—	—	17	,,	—	83	—
Stony Beach Community Hall Co-op. Assoc., Ltd., Stony Beach	1925	—	—	72	,,	—	213	—
Three Bar Community Pasture Co-op. Assoc., Ltd., Tyner	1925	—	—	35	Grazing	—	134	—
Venn Community Club Co-op. Assoc., Ltd., Venn	1922	—	—	76	Social	—	257	—
Vollmann Stockman's Co-op. Assoc., Ltd., Prelate	1924	—	—	14	Grazing	—	400	—
White Water Grazing Co-op. Assoc., Ltd., Monchy	1924	—	—	9	,,	—	155	—
Woodbine Grain Growers' Co-op. Assoc., Ltd., Welwyn	1916	—	—	60	Social	—	39	—
Woodman Hall Co-op. Assoc., Ltd., Invermay	1923	—	—	20	,,	—	400	—
Wiseton Farm Women's Welfare Co-op. Assoc., Ltd.	1926	—	—	49	,,	—	9	—
Saskatchewan Co-op. Marketing Assoc., Ltd.	1926	—	—	—	—	—	—	—
Saskatoon Dairy Co-op. Marketing Assoc., Ltd.	1927	—	—	—	—	—	—	—
Saskatoon Milk Distributors' Marketing Assoc., Ltd.	1927	—	—	—	—	—	—	—
Saskatchewan Co-op. Poultry Producers, Ltd.	—	—	—	—	—	—	—	—



# AUSTRALIA

## NEW SOUTH WALES

### DAIRIES AND BACON FACTORIES

A	B	C	D	E	F	G	H	I
							£	£
Ballina Rural Co-op. Soc., Ltd., 1928	—	—	—	—	Manufacture	Butter	—	—
Ballina								
Bonalbo Co-op. Dairy Soc., Ltd., 1929	—	—	—	—	"	"	—	—
Bonalbo								
Bowraville Co-op. Soc., Ltd. .. 1906	No	Yes	488	"	"	Dairy produce	6,519	126,000
Clarence River Pioneer Co-op. 1928	—	—	—	—	"	Butter and	—	—
Dairy Co., Ltd., Ulmarra						bacon		
Cobargo District Co-op. Creamery 1901	No	Yes	138	Manufacture	and	Butter	2,460	54,754
Butter Society, Ltd.				marketing				
Coff's Harbour Co-op. Dairy and 1909	"	"	255	Manufacture	"	"	3,239	31,564
Refrigerating Society, Ltd.								
Comboyne Rural Co-op. Society, 1928	—	—	—	—	"	"	—	—
Ltd., Comboyne								
Crookwell Dairy Rural Co-op. 1924	No	Yes	179	Manufacture	"	Dairy produce	2,155	—
Society, Ltd.				marketing				
Dungog Co-op. Butter Factory, 1905	"	"	213	Manufacture	"	Butter	4,738	—
Ltd.								
Federated Co-op. Bacon Fac- 1927	—	—	—	Marketing	"	Bacon	—	—
ories, Ltd., Winchcombe House,								
Bridge Street, Sydney								
Gerrington Co-op. Dairy Society, 1888	No	Yes	88	Manufacture	"	Butter	2,145	50,569
Ltd.								
Grafton Co-op. Dairy Co., Ltd., 1927	—	—	—	—	"	Butter and	—	—
73, Victoria Street, Grafton						bacon		
Griffith Dairymen's Co-op. Soc., 1925	No	Yes	14	Marketing	"	Dairy cattle	70	—
Ltd.								
Jamberoo Co-op. Dairy Co., Ltd. 1908	"	"	132	Manufacture	"	Butter	4,306	—
Lindsay Rural Co-op. Soc., Ltd., 1924	Yes	"	80	Manufacture	"	"	5,020	—
Lismore				and				
				marketing				
Murrumbidge Irrigation Dairy 1921	"	8%	—	—	"	Butter and	8,569	67,774
Farmers' Co-op. Society, Ltd.,						ice		
Leeton								
Nambucca Co-op. Soc., Ltd., 1904	"	Yes	550	Manufacture	"	Butter	4,573	137,000
Macksville, Nambucca River								
New South Wales Co-op. Cheese 1927	No	No	14	Manufacture	"	Process	6,000	—
Processing Soc., Ltd., Quay and				fac-	and	cheese		
Valentine Street, Sydney				ories	marketing			
Noreo Co-op., Ltd., Byron Bay .. 1928	—	—	—	—	"	Butter and	—	—
						bacon		
Orara Co-op. Dairy Society, Ltd., 1901	No	Yes	298	Manufacture	"	Butter	3,065	51,989
Coramba								
Quirindi Co-op. Dairy Soc., Ltd. 1921	"	"	110	"	"	"	4,224	69,048

# AUSTRALIA

A	B	C	D	E	F	G	H	I
							£	£
Raleigh Co-op. Butter Soc., Ltd.	1912	No	Yes	71	Manufacture and marketing	Butter	1,270	42,909
Singleton Central Co-op. Dairying Co., Ltd., Mary St., Singleton	1927	—	—	—	"	Butter and milk	—	—
South Wolumla Co-op. Creamery Co., Ltd., Box 1, P.O., Pambula	1927	—	—	—	Manufacture	Butter	—	—
Tenterfield Co-op. Butter Factory Society, Ltd.	1905	No	Yes	397	"	"	3,753	38,929
Tilba Tilba Co-op. Cheese Society, Ltd.	1920	"	"	—	Manufacture and marketing	Butter, cheese, and bacon	340	6,785
Tumut Co-op. Dairy Co., Ltd., Adelong Road, Tumut	1927	—	—	—	Manufacture	Butter	—	—
Tweed River Co-op. Butter Soc., Ltd., Murwillumbah	1928	—	—	—	"	Butter and bacon	—	—
Upper Macleay Co-op. Dairying Co., Ltd., Toorooka	1928	—	Yes	300	"	Butter	5,000	55,000
Wingham Rural Co-op. Soc., Ltd.	1906	No	"	415	Manufacture and marketing	"	4,222	116,100

## FRUIT

Batlow Packing House and Cool Storage Rural Co-op. Soc., Ltd.	1927	Yes	Yes	45	Marketing	Fruit	20,925	51,362
Curlew Co-op. Packing Soc., Ltd.	1925	No	"	17	"	"	475	—
Dora Creek Co-op. Citrus Packing Assoc.	1923	"	"	23	"	"	98	—
Kentucky Rural Co-op. Soc., Ltd.	1924	Yes	"	29	"	"	145	565
Kingsvale Rural Co-op. Soc., Ltd.	1924	"	"	13	"	"	—	—
Maimuru Rural Co-op. Soc., Ltd.	1924	"	"	15	"	"	—	—
Orange Fruit Growers' Rural Co-op. Soc., Ltd.	1925	"	"	300	Marketing and trading	Fruit and vegetables	1,872	—
Orange Producers' Rural Co-op. Soc., Ltd.	1928	—	—	—	—	—	—	—
Waterview Rural Co-op. Soc., Ltd., Monteagle	1924	No	Yes	14	Marketing	Fruit	420	—
Wirimah Rural Co-op. Soc., Ltd.	1924	"	"	9	"	"	270	—
Yanco Producers' Rural Co-op. Soc., Ltd., Corbie Hill	1928	—	—	—	"	"	—	—

## POULTRY

Campbelltown Poultry Breeders' Rural Co-op. Soc., Ltd.	1924	Yes	Yes	20	Marketing	Poultry	620	3,982
Chipping Norton Rural Co-op. Soc., Ltd.	1924	No	"	8	"	"	240	908
Doonside Rural Co-op. Soc., Ltd.	1925	Yes	"	9	Trading	Poultry and requisites	270	—
Milperra Poultry Breeders' Rural Co-op. Soc., Ltd.	1924	"	"	11	Marketing	Poultry	330	5,435
Weston Rural Co-op. Soc., Ltd.	1924	"	"	10	"	"	270	—

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## MISCELLANEOUS

A	B	C	D	E	F	G	H	I
							£	£
Aylemerton, Braemar, and Colo Vale Co-op. Soc., Ltd., Aylemerton	1928	—	—	—	Marketing	Produce	—	—
Clarence Producers' Co-op. Co., Ltd., Chatsworth Island, Clarence River	1928	—	—	—	"	"	—	—
Monaro Community Settlement Co-op. Soc., Ltd., Cooma	1924	No	Yes	2,821	Land settlement	—	3,722	—
Parkesbourne Rural Co-op. Soc., Ltd.	1925	"	"	23	Trading	Requisites	230	—
Taree Rural Co-op. Soc., Ltd., Taree	1928	—	—	—	"	Produce and requisites	—	—
Wee Waa Rural Co-op. Soc., Ltd.	1925	"	Yes	7	"	Requisites	70	—
Yenda Co-op. Soc., Ltd. . . . .	1922	"	"	187	Marketing	Produce	1,230	9,711
Yenda Producers' Co-op. Soc., Ltd.	1922	"	"	181	"	"	6,501	—

## NO STATISTICS AVAILABLE FOR THE FOLLOWING

A	B	A	B
A.B.C. Co-operative Cheese Society, Ltd., Central Tilba	1927	Cootamundra Harden Dairy Co-operative Society, Ltd., Harden	1925
Albury District Rural Co-operative Society, Ltd., Beehive Chambers, Dean Street, Albury	1927	Coraki Co-operative Society, Ltd., Coraki	1926
Alstonville Co-operative Dairy Society, Ltd., Alstonville	1926	Deepwater Co-operative Dairy Society, Ltd., The Society's Building, Deepwater	1926
Bemboka Co-operative Dairy Society, Ltd., Three Mile Creek, Bemboka	1926	Dorrigo Co-operative Dairy Society, Ltd., Dorrigo	1925
Bergalia Co-operative Dairy Society, Ltd., Factory, Bergalia	1926	Erinna Co-operative Cheese Society, Ltd., Erinna, Stony Creek, Bega	1926
Berrima Co-operative Rural Society, Ltd., Station Street, Bowral	1926	Glen Innes Co-operative Dairy Society, Ltd., Glen Innes	1927
Bodalla Co-operative Cheese Society, Ltd., Bodalla	1925	Gloucester District Co-operative Butter Factory Co., Ltd., Stroud Rd., N.S.W.	1926
Bullahdelah District Co-operative Dairy Co., Ltd., Myall Street, Bullahdelah	1926	Gosford Co-operative Citrus Packing House, Ltd., Gosford	1926
Burrawang and District Market Gardeners' Co-operative, Ltd., Burrawang	1926	Griffith Co-operative Butchery, Ltd., Banna Avenue, Griffith	1927
Candelo Co-operative Dairy Society, Ltd., Bimbaya	1926	Griffith Producers' Co-operative Co., Ltd., Griffith	1926
Cape Hawke District Rural Co-operative Society, Ltd., Tuncurry	1926	Hawkesbury Dairy and Ice Co-operative Society, Ltd., George St., Windsor	1926
Casino Co-operative Dairy Society, Ltd., Casino	1926	Illawarra Central Dairy Society, Ltd., Albion Park	1926
Central Citrus Association (N.S.W.) Co-operative, Ltd., 661, George Street, Sydney	1926	Leeton Citrus Co-operative, Ltd., C/o Producers' Distributing Society, Ltd., Pine Avenue, Leeton	1926

## AUSTRALIA

A	B	A	B
Manning Co-operative Bacon Society, 1927 Ltd., Wingham		Penrose Fruit Growers' Rural Co-operative Society, Ltd., Penrose	1926
Merimbula Co-operative Bacon Society, 1926 Ltd., Merimbula		Red Range Co-operative Dairy Society, Ltd., The Factory Office, Red Range	1926
Murrumbidgee Co-operative Dairy Co., 1925 Ltd., Wagga Wagga		Reidsdale Rural Co-operative Society, Ltd., Reidsdale, via Braidwood	1927
Murrumbidgee Irrigation Rice Growers' Co-operative Society, Ltd., C/o V. Ryall, Solicitor, Wade Avenue, Leeton	1926	Tamworth Co-operative Dairy Society, Ltd., Tamworth Butter Factory, West Tamworth	1926
Narooma Rural Co-operative Society, Ltd., Narooma	1925	Upper Bellinger Co-operative Dairy Society, Ltd., Bellinger	1925
Nepean Co-operative Dairy and Refrigerating Society, Ltd., Castlereagh Road, Penrith	1927	Upper Hastings Co-operative Dairy Society, Ltd., Wauchope	1926
New South Wales Co-operative Cheese Processing Society, Ltd., Quay and Valentine Streets, Sydney	1927	Upper Macleay Co-operative Dairying Co., Ltd., Toorooka	1926
Pambula Co-operative Creamery and Dairy Co., Ltd., Box 1, P.O., Pambula	1926	Upper Wallamba River Co-operative Dairy Society, Ltd., Dyer's Crossing	1926
Parkes District Agricultural Bureaux Rural Co-operative Society, Ltd., C/o Frogley and Herbon, Clarinda Street, Parkes	1927	Wyong Co-operative Citrus Packing House, Ltd., Wyong	1926
		Wyong Co-operative Dairy Society, Ltd., Alison Road, Wyong	1926
		Yatteyatah Co-operative Cheese Society, Ltd., Yatteyatah	1927
		Young Fruit Growers' Co-operative Society, Ltd., Burrowa St., Young	1926

## QUEENSLAND

### DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Bushy Creek Dairymen's Co-op. Assoc., Ltd., Jullatten, via Molloy	1925	Yes	Yes	—	Production and marketing	Milk	Unltd.	—
Caboolture Co-op. Assoc., Ltd.	1925	„	„	—	„	„	50,000	—
Coalstoun Lakes Co-op. Dairy Assoc., Ltd.	1924	„	„	—	„	„	Unltd.	—
Dayboro' Co-op. Dairy Assoc., Ltd.	1925	„	„	—	„	„	„	—
Downs Co-op. Dairy Assoc., Ltd., Toowoomba	1924	„	„	—	„	„	100,000	—
Felton Co-op. Dairy Assoc., Ltd., near Cambooya	1925	„	„	—	„	„	3,000	—
Goombungee Co-op. Dairy Assoc., Ltd.	1925	„	„	—	„	„	20,000	—
Irongate Co-op. Dairy Assoc., Ltd.	1924	„	„	—	„	„	Unltd.	—

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Killarney Co-op. Dairy As-1926	Yes	Yes	200	Manufacture and marketing	Dairy produce	20,000	65,392	
soc., Ltd.								
Maleny Co-op. Dairy As-1924	,,	,,	300	,,	Butter	8,500	95,182	
soc., Ltd.								
Malling Co-op. Cheese Assoc., 1925	,,	,,	—	,,	Milk	Unltd.	—	
Ltd., MacLagan, via Jon-daryan								
Maryborough Co-op. Dairy 1925	,,	,,	3,100	,,	Dairy produce	27,000	579,383	
Assoc., Ltd.					Milk	1,000	—	
Memerambi Co-op. Cheese As- 1925	,,	,,	—	,,		Unltd.	—	
soc., Ltd.								
Nanango Dairy Co-op. As-1924	,,	,,	—	,,		20,000	—	
soc., Ltd.								
Oakey District Co-op. Butter 1924	,,	,,	—	,,		30,000	191,902	
Assoc., Ltd.								
Port Curtis Co-op. Dairy 1925	,,	,,	—	,,	Dairy produce	Unltd.	—	
Assoc., Ltd., Gladstone					Milk			
Rocky Creek Co-op. Dairy 1925	,,	,,	—	Production and marketing				
Assoc., Ltd., Rocky Creek, Milmerran				Manufacture and marketing	Dairy produce	10,000	9,452	
Roma Co-op. Dairy Assoc., 1925	,,	,,	518	Production and marketing	Milk	16,000	—	
Ltd.				Manufacture and marketing				
South Burnett Co-op. Dairy 1925	,,	,,	—	Production and marketing	Cheese	1,397	3,903	
Assoc., Ltd. Murgon				Production and marketing				
Sunnyvale Co-op. Cheese As- 1924	,,	,,	30	Manufacture and marketing	Milk	50,000	—	
soc., Ltd.				Production and marketing	,,	40,000	345,964	
Warwick Co-op. Dairy Assoc., 1925	,,	,,	—	Marketing and manufacture				
Ltd.					Cheese	2,000	10,897	
Wide Bay Co-op. Dairy As- 1924	,,	,,	1,877					
soc., Ltd., Gympie								
Yargullen Co-op. Dairy As- 1925	,,	,,	34					
soc., Ltd.								

## FRUIT

Amamoor Fruitgrowers' Co-1924	Yes	Yes	30	Production	Fruit	Unltd.	—
op. Assoc., Ltd.				and			
Ambrose Fruitgrowers' Co-op.1925	,,	,,	—	marketing	,,	—	—
Assoc., Ltd.				,,			
Beerburum Fruitgrowers'1924	,,	,,	—	,,	,,	—	—
Co-op. Assoc., Ltd.				,,			
Beenleigh Fruitgrowers' Co-1924	,,	,,	—	,,	,,	—	—
op. Assoc., Ltd.				,,			
Beerwah Fruitgrowers' Co-1924	,,	,,	—	,,	,,	—	—
op. Assoc., Ltd.				,,			
Birkdale Fruitgrowers' Co-1924	,,	,,	—	,,	,,	—	—
op. Assoc., Ltd.				,,			

# AUSTRALIA

A	B	C	D	E	F	G	H	I
Bowen Fruit Export Co-op. Assoc., Ltd.	1924	Yes	5%	187	Production and marketing	Fruit and requisites	£ 5,000	£ 81,154 (requisite £7,261)
Brooloo Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	Yes	—	"	Fruit	—	—
Cabooltura Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Cleveland Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Cooroy Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Curumbin Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Dayboro' Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Dagun Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Elimbah Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Eudlo Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Eumundi Fruitgrowers' Co-op. Assoc., Ltd.	1925	"	"	—	"	"	—	—
Gympie Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Kandanga Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Lagoon Pocket Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Landsborough Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Manly Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Mooloolo Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	45	"	"	—	—
Mount Cotton Fruitgrowers' Co-op. Assoc., Ltd.	1925	"	"	—	"	"	—	—
Nambour Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Nerang Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Ormeau Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Ormiston Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Oxenford Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
P.M.B. Amalgamated Fruitgrowers' Co-op. Assoc., Ltd., Palmwoods	1925	"	"	381	Trading	Requisites	1,715	16,827
Pomona Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	Production and marketing	Fruit	—	—
Poziers Co-op. Packing Assoc., Ltd.	1924	"	"	—	Marketing	Fruit and production	250	—

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Redland Bay Fruitgrowers' Co-op. Assoc., Ltd.	1924	Yes	Yes	—	Production and marketing	Fruit	£ —	£ —
R.K.L. and M. Local Producers' and Fruitgrowers' Co-op. Assoc., Ltd., Russell Island	1924	"	"	—	Manufacture and marketing	"	—	—
Samford Fruitgrowers' Co-op. op. Assoc., Ltd.	1924	"	"	—	Production and marketing	"	—	—
Stanthorpe Co-op. Canning Jam Preserving Assoc., Ltd.	1924	"	"	—	Canning and marketing	"	50,000	—
Summit Fruitgrowers' Co-op. Assoc., Ltd., Summit S. and W. Line	1925	"	"	46	Production and marketing	Fruit and vegetables	Unltd.	4,320
United Fruitgrowers' Co-op. Assoc., Ltd., Glasshouse Mountains	1924	"	"	—	"	Fruit	—	—
Victoria Point Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Wamuran and District Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Wellington Point Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Yandina and Districts Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Yarwun Traginnie Fruitgrowers' Co-op. Assoc., Ltd.	1924	"	"	—	"	"	—	—
Munduberra Fat Pigs Selling Co-op. Assoc., Ltd.	1924	"	"	—	"	Pigs	—	—
Queensland Co-op. Bacon Assoc., Ltd., Murarrie	1913	"	"	4,780	Manufacture and marketing	Bacon	57,911	227,456
South Coast Producers' Co-op. Assoc., Ltd., Beenleigh	1924	"	"	—	Production and marketing	Produce	Unltd.	—

## TASMANIA

### DAIRIES

A	B	C	D	E	F	G	H	I
Duck River Co-op. Butter and Bacon Factory Co., Ltd.	1905	No	Yes	—	Manufacture and marketing	Butter and bacon	£ 6,000	£ 22,960
Emu Bay Co-op. Butter Factory Co., Ltd., Burnie	1892	Yes	10%	—	"	Butter and cheese	2,000	27,580
North-Western Co-op. Dairy Co., Ltd.	1907	"	Yes	—	"	Butter and bacon	4,343	70,000

# AUSTRALIA

A	B	C	D	E	F	G	H	I
Pembroke Dairy Factory Co., Ltd., Bream Creek	1899	No	Yes	—	Trading	Butter and bacon	£ 2,000	£ 26,043
Rugawoma Co-op. Butter, Cheese, and Bacon Co., Ltd.	1908	„	„	—	Manufacture and marketing	Butter, cheese, and bacon	1,500	12,760
Scottsdall Co-op. Dairy Co., Ltd.	1911	„	No	134	„	Butter and bacon	1,300	10,734
Table Cape Butter and Bacon Factory, Ltd.	1892	„	5%	—	Production and marketing	„	3,000	31,809
Tasmanian Produce and Cool Storage Co-op. Co., Ltd.	1921	„	Yes	—	Trading	Butter, cheese, and bacon	17,975	94,874

## FRUIT

Bagdad Valley Fruitgrowers' Co-op. Co., Ltd.	1918	Yes	Yes	40	Marketing	Fruit	230	9,568
Clarence Point Co-op. Orchards Pty., Ltd.	1918	No	No	7	„	„	1,000	5,000
Derwent Valley Fruitgrowers' Co-op. Co., Ltd.	1918	Yes	Yes	32	„	Fruit and produce	2,000	6,840
Kayena Orchard Soc., Ltd.	1918	No	„	24	„	„	744	4,500
Port Huon Fruitgrowers' Co-op. Assoc., Ltd.	1918	„	No	1,200	Manufacture and marketing	Fruit	60,000	416,879
Spreyton Co-op. Packing Co., Ltd.	1919	Yes	—	28	Marketing	„	3,000	2,439
Sunshine Standardised Fruit Co., Ltd., Middleton	1919	No	No	20	„	„	2,000	1,700
Tamar Valley Co-op. Co., Ltd.	1918	Yes	Yes	106	„	„	3,000	30,000
Tasmanian Orchardists and Producers' Co-op. Assoc., Ltd.	1917	„	No	500 persons, 5 societies	„	„	2,000	104,000
Tasmanian Farmers' Co-op. Assoc., Ltd., Burnie	1896	„	Yes	299	Trading and marketing	Requisites and produce	20,000	53,602

## WESTERN AUSTRALIA

A	B	C	D	E	F	G	H	I
Aldersyde Farmers' Co-op. Co., Ltd.	1917	Yes	7%	97	Trading and marketing	Wheat	£ 1,389	£ 7,101
Ardath District Farmers' Co-op. Co., Ltd.	1918	„	„	40	„	„	2,324	8,634
Armadale - Kelmscott Co-op. Soc., Ltd.	1915	„	„	252	„	Produce	3,372	22,846
Baandee Farmers' Co-op. Co., Ltd., Baandee	1917	„	„	110	„	Wheat	2,874	14,934



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Babakin Farmers' Co-op. Co., Ltd.	1917	Yes	7%	39	Trading and marketing	Wheat	£ 2,090	£ 5,455
Balingup Farmers' Co-op. Co., Ltd.	1917	"	"	72	"	Produce	704	12,228
Balkuling District Farmers' Co-op. Co., Ltd.	1917	"	"	51	"	Wheat	555	4,880
Benjaberring Farmers' Co-op. Co., Ltd.	1917	"	"	39	"	"	1,234	4,698
Beverley Farmers' Co-op. Co., Ltd.	1917	"	"	168	"	"	5,462	41,074
Brookton Farmers' Co-op. Co., Ltd.	1917	"	"	59	"	"	793	7,339
Broomehill and District Co-op. Co., Ltd.	1921	"	"	116	"	"	2,358	12,451
Bruce Rock District Farmers' Co-op. Co., Ltd.	1917	"	"	148	"	"	4,070	16,777
Bullfinch District Farmers' Co-op. Co., Ltd.	1928	"	"	16	"	"	55	112
Corrigin District Farmers' Co-op. Co., Ltd.	1917	"	"	186	"	"	7,475	29,809
Cunderdin Farmers' Co-op. Co., Ltd.	1917	"	"	122	"	"	6,256	41,577
Dalwallinu Farmers' Co-op. Co., Ltd.	1917	"	"	102	"	"	3,924	22,526
Dangin and South Caroling Co-op. Soc., Ltd.	1917	"	"	125	"	"	2,024	18,752
Denmark Co-op. Co., Ltd.	1920	"	"	159	"	Dairy produce	586	—
Deodlakine Farmers' Co-op. Co., Ltd.	1917	"	"	79	"	Wheat	2,060	8,837
Dowerin Farmers' Co-op. Co., Ltd.	1917	"	"	67	"	"	1,354	4,316
Dunbleyung Farmers' Co-op. Co., Ltd.	1917	"	"	215	"	"	1,338	—
Geraldton and District Co-op. Soc., Ltd.	1920	"	6%	187	"	"	796	—
Gnowangerup and District Co-op. Co., Ltd.	1917	"	"	181	"	"	6,604	22,322
Greenbushes District Co-op. Co., Ltd.	1919	"	7%	100	"	Produce	1,165	12,553
Gwalia-Leonara Industrial Co-op. Soc., Ltd.	1917	"	5%	180	"	Wheat	—	—
Harvey Producers' Co-op. Co., Ltd.	1918	"	7%	140	"	Dairy produce	1,630	14,950
Kellerberrin Farmers' Co-op. Co., Ltd.	1917	"	"	180	Trading	Wheat	6,024	26,711
Kulin Farmers' Co-op. Co., Ltd.	1917	"	"	93	"	"	1,938	13,435
Lake Grace and District Farmers' Co-op. Co., Ltd.	1917	"	"	78	"	"	3,374	23,988
Meckering Farmers' Co-op. Co., Ltd.	1917	"	"	83	"	"	4,030	16,697
Merredin District Co-op. Co., Ltd.	1918	"	"	125	"	"	2,437	15,641
Minnivale Farmers' Co-op. Co., Ltd.	1917	"	"	48	"	"	1,113	7,201

# AUSTRALIA

A	B	C	D	E	F	G	H	I
Morawa-Merkanooka and Dist. Farmers' Co-op. Co., Ltd., Morawa	1917	Yes	7%	114	Trading	Requisites	£ 2,448	£ 18,569
Mount Barker Fruitgrowers' Cool Storage Co-op. Soc., Ltd.	1918	"	"	104	"	Fruit	6,012	140,000
Mullewa Farmers' Co-op. Co., Ltd., Tenindewa	1917	"	"	45	"	Wheat	339	—
Muradup Co-op. Co., Ltd.	1918	"	"	176	"	"	3,883	17,358
North Midlands Farmers' Co-op. Co., Ltd., Three Springs	1917	"	"	89	"	Requisites	2,644	15,363
Nungarin Farmers' Co-op. Co., Ltd.	1917	"	"	93	"	"	1,333	12,134
Perejori and District Farmers' Co-op. Co., Ltd.	1917	"	"	41	"	"	1,148	15,000
Pingelly Farmers' Co-op. Co., Ltd.	1917	"	"	203	"	"	3,921	22,174
Pithara Farmers' Co-op. Co., Ltd.	1917	"	"	49	"	"	4,101	15,986
Preston Producers' Co-op. Co., Ltd., Donnybrook	1918	"	"	134	"	Fruit	2,313	9,855
Quairading District Farmers' Co-op. Co., Ltd.	1917	"	"	181	"	Wheat	3,879	25,045
Shackleton-Kwolyin Farmers' Co-op. Co., Ltd.	1917	"	"	92	"	Requisites	2,210	9,358
Tambellup Farmers' Co-op. Co., Ltd.	1917	"	"	125	"	"	1,684	13,258
Tammin Farmers' Co-op. Co., Ltd.	1917	"	"	57	"	"	2,217	6,241
Toodyay Valley Co-op. Co., Ltd.	1919	"	"	66	"	"	1,479	5,700
Totadjin Farmers' Co-op. Co., Ltd., Korbel	1917	"	"	96	"	"	2,886	8,965
Wagin District Farmers' Co-op. Co., Ltd.	1917	"	15%	171	"	"	4,480	21,586
Waroona-Hamel Farmers' Co-op. Co., Ltd., Waroona	1918	"	7%	113	"	—	602	9,496
Warren Co-op. Co., Ltd., Manjimup	1917	"	"	337	Trading and marketing	Dairy produce	4,480	21,586
Westralian Farmers, Ltd., Perth	1914	"	"	6,498	"	Wheat Insurance	171,927	2,032,049
Wongan Hills Farmers' Co-op. Co., Ltd.	1917	"	"	52	"	Wheat	341	11,190
Woodanilling Farmers' Co-op. Co., Ltd.	1917	"	"	81	"	"	429	7,991
Yeslering Farmers' Co-op. Co., Ltd.	1917	"	"	278	"	"	6,526	31,807
Yilliminning-Kondinin Farmers' Co-op. Co., Ltd., Dudinin	1917	"	"	350	"	"	3,278	29,150
York District Farmers' Co-op. Co., Ltd.	1917	"	"	125	"	"	6,108	24,409

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## VICTORIA

A	B	C	D	E	F	G	H	I
Australian Producers' Wholesale Co-op. Federation Pty., Ltd.	1920	1-4	Yes	10 companies	Trading and marketing	Requisites and produce	£ —	£ 8,000,000
Gippsland and Northern Co-op. Co., Ltd.	1905	No	No	8,021	„	„	204,630	2,649,202
Victorian Butter Factories' Co-op. Co., Ltd.	1900	„	„	57 factories	„	Requisites and dairy produce	24,930	—
Victorian Producers' Co-op. Co., Ltd.	1910	1-4	„	17,500	„	Requisites and produce	370,000	6,000,000

# NEW ZEALAND

## DAIRIES

A	B	C	D	E	F	G	H	I
							£	£
Ahiaruhe Co-op. Dairy Co., Ltd.	1921	Yes	Yes	13	Manufacture and marketing	Dairy produce	1,533	7,236
Apiti Co-op. Dairy Co., Ltd.	1895	No	6%	218	"	"	5,000	35,315
Arahura Dairy Factory Co., Ltd.	1905	Yes	"	59	"	"	2,000	13,497
Ararata Co-op. Dairy Co., Ltd.	1909	No	Yes	44	"	"	8,000	26,375
Aria Co-op. Dairy Co., Ltd.	1911	Yes	"	150	"	"	15,000	29,383
Auckland Farmers' Freezing Co., Ltd.	1904	"	No	3,000	"	Dairy produce and meat	340,385	—
Awahuri Dairy Factory Co., Ltd.	1897	"	"	156	"	Dairy produce	4,000	113,879
Awatuna Co-op. Dairy Factory Co., Ltd.	1894	"	"	116	"	"	20,000	73,495
Bainham Co-op. Dairy Co., Ltd.	1919	"	5%	40	"	"	4,000	12,534
Ballance Valley Co-op. Dairy Co., Ltd.	1918	"	"	14	"	"	1,103	9,640
Bay of Islands Co-op. Dairy Co., Ltd.	1901	"	Yes	390	"	"	7,500	79,649
Bay of Plenty Co-op. Dairy Assoc., Ltd.	1902	"	"	450	"	"	20,000	170,250
Bell Block Co-op. Dairy Factory Co., Ltd.	1896	No	"	98	"	"	12,000	52,800
Belvedere Co-op. Dairy Co., Ltd.	1896	"	6%	66	"	"	1,210	21,769
Bidwill Co-op. Dairy Co., Ltd.	1920	Yes	Yes	34	"	"	2,139	20,483
Blenheim Co-op. Dairy Factory Co., Ltd.	1914	No	"	402	"	"	2,730	64,876
Brooklands Dairy Co., Ltd.	1916	"	"	12	"	"	1,820	14,000
Bruntwood Co-op. Dairy Co., Ltd.	1914	"	5%	60	"	"	10,000	43,000
Cam Dairy Produce Co., Ltd.	1916	"	No	120	"	"	8,000	47,271
Cambridge Co-op. Dairy Co., Ltd.	1901	"	6%	330	"	"	100,000	250,000
Canterbury Central Dairy Co., Ltd.	1892	"	Yes	1,228	"	"	20,000	204,954
Canvastown Co-op. Dairy Factory Co., Ltd.	1910	"	"	55	"	"	96	18,507
Cardiff Co-op. Dairy Factory Co., Ltd.	1892	Yes	"	40	"	"	12,000	37,777
Carrington Co-op. Dairy Co., Ltd.	1911	No	"	30	"	"	2,000	10,614
Cheddar Valley Co-op. Dairy Co., Ltd.	1925	"	"	48	"	"	4,000	15,651

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Cheltenham Co-op. Dairy Co., Ltd.	1893	No	Yes	800	Manufacture and marketing	Dairy produce	£ 40,000	£ 257,385
Claudeboye Co-op. Dairy Co., Ltd.	1912	„	„	47	„	„	3,000	21,000
Collingwood Co-op. Dairy Co., Ltd.	1910	„	5%	60	„	„	5,000	24,894
Co-op. Dairy Co. of Otago, Ltd.	1923	„	No	785	„	„	30,900	123,628
Dalcfield Co-op. Dairy Co., Ltd.	1901	„	Yes	75	„	„	10,000	66,847
Dannevirke Co-op. Dairy Co., Ltd.	1900	„	„	12	„	„	2,000	7,385
Drummond Dairy Factory Co., Ltd.	1908	„	„	76	„	„	1,053	7,222
Eltham Co-op. Dairy Factory Co., Ltd.	1892	„	No	352	„	„	60,000	267,839
Fairfax Dairy Factory Co., Ltd.	1911	Yes	—	—	„	„	2,000	14,040
Farmers' Dairy Federation, Ltd.	1922	No	No	1,064	„	„	5,716	93,608
Featherston Co-op. Dairy Co., Ltd.	1895	Yes	Yes	—	„	„	30,000	82,120
Fortrose Co-op. Dairy Factory Co., Ltd.	1923	No	„	24	„	„	2,000	5,164
Freshford Dairy Factory Co., Ltd.	1913	„	„	23	„	„	1,500	5,290
George Road Co-op. Dairy Co., Ltd.	1909	—	6%	40	„	„	2,000	7,855
Geraldine Co-op. Dairy Co., Ltd.	1918	No	Yes	58	„	„	548	3,371
Golden Bay Co-op. Dairy Factory, Ltd.	1902	„	6%	330	„	„	10,000	60,197
Goodwood Co-op. Dairy Factory Co.	1914	„	No	—	„	„	2,500	—
Greytown-Wairarapa Co-op. Dairy Co., Ltd.	1896	—	„	77	„	„	5,000	66,196
Grove Bush Dairy Factory Co., Ltd.	1910	Yes	Yes	96	„	„	890	8,610
Hapuku Co-op. Dairy Co., Ltd.	1905	No	8%	92	„	„	2,000	6,031
Hawke's Bay Co-op. Dairy Co., Ltd.	1924	Yes	Yes	—	„	„	10,000	41,500
Henley Co-op. Dairy Factory Co., Ltd.	1915	„	„	44	„	„	2,000	8,433
Herekino Co-op. Dairy Co., Ltd.	1910	No	„	72	„	„	6,000	12,270
Heretaunga Co-op. Dairy Co., Ltd.	1892	„	7%	1,100	„	„	—	—
Hikurangi Dairy Co., Ltd.	1904	„	No	576	„	„	12,000	142,133
Hokianga Co-op. Dairy Co., Ltd.	1908	„	Yes	588	„	„	17,500	102,217
Hopelands Co-op. Dairy Co., Ltd.	1913	„	„	25	„	„	3,000	14,000
Hukanui Co-op. Dairy Co., Ltd.	1915	„	5%	60	„	„	3,000	22,000
Joll Co-op. Dairy Co., Ltd.	1908	„	„	350	„	„	50,000	348,910

# NEW ZEALAND

A	B	C	D	E	F	G	H	I
							£	£
Kai Iwi Co-op. Dairy Co., Ltd.	1915	Yes	No	32	Manufacture and marketing	Dairy produce	3,000	10,376
Kaikoure Co-op. Dairy Co., Ltd.	1894	No	Yes	264	"	"	10,000	26,067
Kaimata Co-op. Dairy Co., Ltd.	1912	Yes	—	30	"	"	1,817	29,035
Kaimiro Co-op. Dairy Co., Ltd.	1923	"	5%	25	"	"	7,000	15,220
Kaipara Co-op. Dairy Factory Co., Ltd.	1911	No	No	595	"	"	30,000	174,625
Kairanga Dairy Co., Ltd.	1907	"	Yes	250	"	"	10,000	81,400
Kaitaia Co-op. Dairy Factory Co., Ltd.	1901	"	6%	436	"	"	20,000	101,931
Kaitama Co-op. Dairy Co., Ltd.	1909	No	"	26	"	"	1,306	8,014
Kaitangata Co-op. Dairy Co., Ltd.	1917	—	Yes	38	"	"	2,500	7,988
Kaitieke Co-op. Dairy Co., Ltd.	1911	No	5%	600	"	"	15,000	105,282
Kakepuku Co-op. Dairy Co., Ltd.	1915	"	No	23	"	"	1,623	14,200
Kaponga Co-op. Dairy Co., Ltd.	1898	"	Yes	120	"	"	20,000	106,000
Karamea Co-op. Dairy Factory Co., Ltd.	1911	"	"	134	"	"	10,000	29,593
Kati Kati Co-op. Dairy Co., Ltd.	1901	"	5%	120	"	"	10,000	50,000
Kaupokonui Co-op. Dairy Factory Co., Ltd.	1899	Yes	"	250	"	"	60,000	240,586
Kawhia Co-op. Dairy Co., Ltd.	1924	No	Yes	106	"	"	10,000	9,338
Kelso Co-op. Dairy Factory Co., Ltd.	1920	"	No	31	"	"	1,610	6,414
Kennington Co-op. Dairy Factory Co., Ltd.	1909	"	"	200	"	"	2,984	241,744
Kia Ora Co-op. Dairy Co., Ltd.	1902	Yes	Yes	988	"	"	20,000	104,149
Kimu Co-op. Dairy Co., Ltd.	1914	—	—	54	"	"	2,000	8,800
Kiritaki Co-op. Dairy Co., Ltd.	1918	No	Yes	24	"	"	2,200	26,000
Kohi Co-op. Dairy Co., Ltd.	1912	"	—	23	"	"	3,000	10,452
Kokotau Co-op. Dairy Co., Ltd.	1915	Yes	Yes	8	"	"	743	12,669
Konim Co-op. Dairy Co., Ltd.	1918	No	"	35	"	"	1,252	20,647
Koromiko Co-op. Dairy Factory Co., Ltd.	1920	Yes	—	30	"	"	5,000	8,000
Kuku Dairy Co., Ltd.	1915	No	—	75	"	"	3,000	35,283
Lakeview Co-op. Dairy Co., Ltd.	1914	"	6%	12	"	"	4,270	15,832
Le Bon's Bay Co-op. Dairy Factory Co., Ltd.	1903	"	Yes	36	"	"	1,500	5,435
Lepperton Co-op. Dairy Factory Co., Ltd.	1892	"	"	90	"	"	2,979	34,362
Levin Co-op. Dairy Co., Ltd.	1900	"	"	480	"	"	20,000	158,280

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Linkwater Co-op. Dairy Factory Co., Ltd.	1910	Yes	Yes	32	Manufacture and marketing	Dairy produce	£ 1,500	£ 13,987
Little Akaloa Co-op. Dairy Co., Ltd.	1894	„	—	20	„	„	1,000	9,000
Lower Valley Co-op. Dairy Co., Ltd.	1922	„	—	11	„	„	636	11,187
Lowgarth Co-op. Dairy Co., Ltd.	1896	„	Yes	38	„	„	12,000	43,725
Mabel Co-op. Dairy Factory Co., Ltd.	1910	„	„	73	„	„	2,000	6,181
Maharahara Co-op. Dairy Co., Ltd.	1916	No	6%	27	„	„	4,000	18,863
Makahu Co-op. Dairy Co., Ltd.	1903	Yes	Yes	12	„	„	3,000	5,966
Maketawa Dairy Factory Co., Ltd.	1895	„	—	77	„	„	2,526	39,915
Makowhai Co-op. Dairy Co., Ltd.	1923	No	6%	36	„	„	4,500	21,579
Manakau Co-op. Dairy Co., Ltd.	1915	„	„	76	„	„	1,173	26,584
Mangahao Co-op. Cheese Co., Ltd.	1913	„	8%	19	„	„	1,534	11,348
Mangatainoka Co-op. Dairy Co., Ltd.	1911	„	No	100	„	„	4,000	32,000
Mangatoki Co-op. Dairy Co., Ltd.	1900	—	—	200	„	„	22,000	165,186
Mangawhata Co-op. Dairy Co., Ltd.	1915	No	6%	25	„	„	3,000	26,778
Mangorei Co-op. Dairy Factory Co., Ltd.	1893	„	5%	202	„	„	11,113	73,020
Marakopa Co-op. Dairy Co., Ltd.	1911	„	Yes	124	„	„	2,669	10,751
Marima Co-op. Dairy Co.	1917	„	Nil	22	„	„	1,666	6,782
Marton Dairy Factory Co., Ltd.	1910	„	5%	36	„	„	2,000	10,432
Masterton Co-op. Dairy Co., Ltd.	1901	„	6%	340	„	„	5,000	60,921
Matakana Co-op. Dairy Co., Ltd.	1902	„	Yes	111	„	„	5,000	28,448
Matamu Co-op. Dairy Co., Ltd.	1912	„	No	24	„	„	3,000	13,248
Maungatapere Co-op. Dairy Co., Ltd.	1907	„	6%	172	„	„	5,293	77,700
Maungatua Co-op. Dairy Factory Co., Ltd.	1918	„	7%	19	„	„	2,500	4,700
Maungaturoto Co-op. Dairy Co., Ltd.	1902	Yes	Yes	192	„	„	6,000	48,928
Maurinville Co-op. Dairy Co., Ltd.	1890	„	„	54	„	„	3,000	44,308
Melrose Co-op. Dairy Co., Ltd.	1912	„	„	29	„	„	6,000	14,735
Mercury Bay Co-op. Dairy Co., Ltd.	1911	„	No	73	„	„	2,500	25,995
Mere Mere Co-op. Dairy Factory Co., Ltd.	1895	„	Yes	46	„	„	6,000	27,215
Merrivale Dairy Co., Ltd.	1900	„	—	—	„	„	1,500	5,340

# NEW ZEALAND

A	B	C	D	E	F	G	H	I
Merton Co-op. Dairy Factory Co., Ltd.	1914	Yes	Yes	46	Manufacture and marketing	Dairy produce	£ 1,028	£ 9,383
Midhurst Co-op. Dairy Factory Co., Ltd.	1895	No	Nil	220	"	"	30,000	128,111
Milford Co-op. Dairy Co., Ltd.	1919	"	Yes	29	"	"	8,000	12,500
Milton Co-op. Dairy Factory Co., Ltd.	1912	"	"	84	"	"	2,000	8,375
Moa Farmers' Co-op. Dairy Co., Ltd.	1895	"	5%	200	"	"	15,000	91,193
Mokau Co-op. Dairy Co., Ltd.	1920	"	6%	26	"	"	2,600	9,949
Mokotua Co-op. Dairy Factory Co., Ltd.	1915	"	Yes	39	"	"	2,000	8,006
Momona Co-op. Dairy Factory Co., Ltd.	1912	Yes	"	64	"	"	2,000	24,585
Morrinsville Co-op. Dairy Co., Ltd.	1922	No	6%	—	"	"	25,000	150,000
Morton Mains Dairy Factory Co., Ltd.	1906	Yes	Yes	60	"	"	1,056	12,221
Mosgiel Co-op. Dairy Factory Co., Ltd.	1915	No	5%	33	"	"	2,500	7,377
Mount Hutt Co-op. Dairy Co., Ltd.	1921	Yes	No	247	"	"	10,000	19,000
Nells Co-op. Dairy Factory Co., Ltd.	1898	No	Yes	65	"	"	13,360	27,848
Newall Co-op. Dairy Co., Ltd.	1922	"	5%	17	"	"	5,000	12,960
Newbury Dairy Co., Ltd.	1911	"	Yes	53	"	"	1,500	13,884
New Zealand Co-op. Dairy Co., Ltd.	1919	"	No	8,000	"	"	907,936	4,500,000
New Zealand Farmers' Dairy Union, Ltd.	1893	"	10%	820	"	"	15,373	167,760
New Zealand Produce Assoc., Ltd., Colonial House, Tooley Street, S.E. 1	1921	"	No	—	Marketing and trading	Meat, fruit, and dairy produce	10,000	1,100,000
Ngairu Co-op. Dairy Factory Co., Ltd., Stratford	1893	"	Yes	75	Manufacture and marketing	Dairy produce	10,000	55,970
Nireaha Co-op. Dairy Co., Ltd.	1904	"	6%	—	"	"	3,000	34,540
Normanby Co-op. Dairy Factory Co., Ltd.	1894	"	Nil	74	"	"	10,931	63,296
North Taranaki Co-op. Dairy Factory Co., Ltd.	1897	"	"	140	"	"	15,165	84,313
North Tiraumea Co-op. Dairy Co., Ltd.	1914	"	Yes	20	"	"	2,000	16,000
Northern Wairoa Co-op. Dairy Co., Ltd.	1902	"	6%	856	"	"	40,000	327,223
Nuhaka Co-op. Dairy Co., Ltd.	1902	"	"	65	"	"	2,381	4,708
Okain's Bay Co-op. Dairy Factory Co., Ltd.	1894	"	7%	64	"	"	3,000	24,279
Ohakune Co-op. Dairy Co., Ltd.	1918	"	Yes	22	"	"	5,000	6,467
Okato and Puniko Co-op. Dairy Co., Ltd.	1905	"	"	71	"	"	8,000	67,900
Okoia Co-op. Dairy Factory Co., Ltd.	1913	Yes	No	295	"	"	8,000	109,199



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Omata Co-op. Dairy Co., Ltd.	1899	No	Yes	94	Manufacture and marketing	Dairy produce	4,000	35,513
Oparau Co-op. Dairy Co., Ltd.	1913	"	"	133	"	"	8,000	9,511
Opouriao Dairy Co., Ltd. . .	1900	"	"	180	"	"	20,000	72,000
Opunake Co-op. Dairy Co., Ltd.	1899	"	"	105	"	"	4,359	33,686
Orari Co-op. Dairy Co., Ltd.	1918	"	"	44	"	"	4,000	5,950
Orons Downs Dairy Co., Ltd.	1916	"	"	32	"	"	3,000	25,134
Oruru-Fairburn Co-op. Dairy Factory Co., Ltd.	1901	"	"	190	"	"	2,000	34,582
Otahuti Co-op. Dairy Factory Co., Ltd.	1922	"	6%	50	"	"	3,000	9,669
Otautau Co-op. Dairy Factory Co., Ltd.	1906	No	Yes	64	"	"	2,000	24,612
Oteramika Co-op. Dairy Factory Co., Ltd.	1911	"	6%	64	"	"	2,000	9,500
Oxford Co-op. Dairy Co. . .	1916	"	Yes	15	"	"	2,000	15,000
Owaka Co-op. Dairy Co., Ltd.	1922	"	"	330	"	"	10,000	35,188
Pahiata Co-op. Dairy Co., Ltd.	1915	"	"	100	"	"	6,000	39,000
Papatawa Co-op. Dairy Co., Ltd.	1912	"	"	25	"	"	2,000	16,000
Papo Co-op. Dairy Co., Ltd.	1916	Yes	"	12	"	"	2,000	5,995
Paraparaumu Co-op. Dairy Co., Ltd.	1922	"	"	63	Manufacture and trading	"	8,000	21,000
Parkvale Co-op. Dairy Co., Ltd.	1901	No	"	73	Manufacture and marketing	"	5,000	37,102
Patua Co-op. Dairy Co., Ltd.	1915	"	—	46	"	"	5,375	42,501
Pembroke Co-op. Dairy Co., Ltd.	1917	Yes	—	21	"	"	5,871	21,038
Pigeon Bay Co-op. Dairy Factory Co., Ltd.	1911	No	Yes	25	"	"	3,000	11,778
Pio Pio Co-op. Dairy Co., Ltd.	1910	"	"	—	"	"	10,000	55,064
Piri Piri Co-op. Dairy Co., Ltd.	1918	"	"	12	"	"	1,000	6,700
Pirinoa Co-op. Dairy Co., Ltd.	1922	Yes	"	21	"	"	1,911	15,998
Port Albert Co-op. Dairy Co., Ltd.	1902	No	"	98	"	"	5,000	24,906
Pukerau Dairy Factory Co., Ltd.	1909	"	"	81	"	"	1,500	13,548
Raetihi Co-op. Dairy Co., Ltd.	1904	"	5%	200	"	"	4,000	40,000
Rahatu Co-op. Dairy Co., Ltd.	1907	"	Yes	58	"	"	8,000	59,784
Rai Valley Co-op. Dairy Factory Co., Ltd.	1909	"	5%	68	"	"	4,500	16,726
Rangiotu Co-op. Dairy Co., Ltd.	1916	"	6%	20	"	"	3,000	9,674
Rangitaiki Plains Dairy Co., Ltd.	1915	"	Yes	205	"	"	25,000	165,000
Rangitikei Co-op. and Reduced Dairy Co., Ltd.	1901	"	6%	261	"	"	12,500	65,000
Rangiwahia - Ruahine Dairy Co., Ltd.	1898	"	"	125	"	"	2,401	28,968
Rapanui Co-op. Dairy Co., Ltd.	1912	"	Yes	18	"	"	5,000	12,100

# NEW ZEALAND

A	B	C	D	E	F	G	H	I
Rata Co-op. Dairy Co., Ltd.	1902	No	5%	420	Manufacture and marketing	Dairy produce	£ 25,000	£ 101,853
Reumati Co-op. Dairy Co., Ltd.	1909	„	No	11	„	„	2,000	7,963
Rexdale Co-op. Dairy Co., Ltd.	1909	„	Yes	50	„	„	3,000	38,000
Riverdale Co-op. Dairy Factory Co., Ltd.	1894	„	6%	82	„	„	9,911	95,026
Rongokokako Co-op. Cheese Factory Co., Ltd.	1904	„	Yes	25	„	„	3,000	11,326
Rongomai Co-op. Dairy Co., Ltd.	1916	„	„	20	„	„	1,500	10,353
Rongotea Co-op. Dairy Co., Ltd.	1895	Yes	„	300	„	„	15,000	122,268
Rotokare Dairy Co., Ltd.	1919	No	No	19	„	„	722	4,399
Royal Oak Dairy Co., Ltd.	1918	„	„	32	„	„	1,737	14,486
Ruawai Co-op. Dairy Co., Ltd.	1914	„	Yes	180	„	„	7,200	73,165
Ryal Bush Co-op. Dairy Factory Co., Ltd.	1909	„	6%	67	„	„	2,000	9,770
Shannon Co-op. Dairy Co., Ltd.	—	No	—	150	Production and trading	„	6,000	119,533
Springdale Cheese Co., Ltd.	1917	Yes	No	5	Manufacture and Marketing	„	2,000	5,586
Staveley Co-op. Dairy Co., Ltd.	1907	No	6%	123	„	„	2,500	12,679
Stratford Farmers' Co-op. Assoc., Ltd.	1894	Yes	Nil	400	„	„	36,621	230,000
Taharaiti Co-op. Dairy Co., Ltd.	1921	No	Yes	8	„	„	5,000	4,640
Taieri Peninsula Milk Supply Co., Ltd.	1884	„	6%	1,650	„	„	32,833	—
Taihape Co-op. Dairy Co., Ltd.	1904	„	No	400	„	„	12,000	51,000
Taikorea Co-op. Dairy Co., Ltd.	1920	Yes	„	17	„	„	5,000	19,142
Tairua Co-op. Dairy Co., Ltd.	1922	„	Yes	28	„	„	7,000	10,228
Takamatira Co-op. Dairy Co., Ltd.	1918	—	No	42	„	„	4,000	8,047
Takapau Co-op. Dairy Co., Ltd.	1916	No	6%	57	„	„	1,552	10,217
Tamaki Co-op. Dairy Co., Ltd.	1909	„	Yes	115	„	„	25,000	70,884
Tarara Co-op. Dairy Co., Ltd.	1911	„	„	25	„	„	520	1,879
Tararua Co-op. Dairy Co., Ltd.	1915	„	„	32	„	„	2,500	17,000
Tarata Co-op. Dairy Co., Ltd.	1897	„	Nil	86	„	„	1,492	12,078
Taratahi Dairy Co., Ltd.	1891	„	Yes	34	„	„	1,000	20,321
Tarawera Co-op. Dairy Co., Ltd.	1912	„	„	42	„	„	10,000	25,546
Tariki Co-op. Dairy Co., Ltd.	1907	„	Nil	90	„	„	4,270	33,985
Tarurutangi Co-op. Dairy Co., Ltd.	1898	„	No	42	„	„	884	21,499
Tataramoa Co-op. Dairy Co., Ltd.	1918	„	6%	24	„	„	3,500	17,826

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Tatua Co-op. Dairy Co., Ltd.	1914	No	Yes	83	Manufacture and marketing	Dairy produce	20,000	57,282
Tauranga Co-op. Dairy Assoc., Ltd.	1908	„	No	400	„	„	10,000	90,158
Tawaha Co-op. Dairy Co., Ltd.	1907	„	5%	26	„	„	3,218	17,139
Te Horo Co-op. Dairy Co., Ltd.	1916	„	—	88	„	„	3,307	22,530
Temuka Co-op. Dairy Co., Ltd.	1916	„	6%	283	„	„	6,000	83,420
Te Popo Co-op. Dairy Co., Ltd.	1916	Yes	Yes	12	„	„	2,000	4,729
Thornbury Dairy Co., Ltd.	1904	No	No	86	„	„	8,000	25,460
Tikorangi Co-op. Dairy Factory Co., Ltd.	1895	„	Yes	91	„	„	6,000	59,000
Tipapakuku Co-op. Dairy Co., Ltd.	1923	„	„	21	„	„	3,000	6,457
Tiratu Co-op. Dairy Co., Ltd.	1921	„	No	15	„	„	5,000	13,626
Tirimona Co-op. Dairy Factory Co., Ltd.	1916	Yes	Yes	15	„	„	2,088	7,500
Tisbury Co-op. Dairy Factory Co., Ltd.	1911	No	No	159	„	„	3,000	12,985
Titiroa Co-op. Dairy Factory Co., Ltd.	1923	Yes	Yes	12	„	„	810	6,466
Toa Toa Dairy Co., Ltd.	1911	„	6%	8	„	„	3,000	5,460
Tokennakura Co-op. Dairy Co., Ltd.	1902	„	Yes	117	„	„	15,000	88,202
Tokomam Co-op. Dairy Co., Ltd.	1915	No	6%	36	„	„	5,000	24,313
Tokonui Valley Dairy Factory Co., Ltd.	1899	Yes	Nil	29	„	„	500	3,237
Tokoroa Co-op. Dairy Co., Ltd.	1919	No	Yes	33	„	„	2,261	13,394
Tologa Co-op. Dairy Co., Ltd.	1912	„	No	76	„	„	12,000	35,184
Tuna Co-op. Dairy Co., Ltd.	1917	Yes	Yes	20	„	„	5,000	19,505
Turahira Co-op. Dairy Co., Ltd.	1913	No	„	36	„	„	2,000	5,735
Tussac Creek Co-op. Co., Ltd.	1921	No	„	49	„	„	2,000	4,272
Uruh Valley Co-op. Dairy Co., Ltd.	1904	„	„	40	„	„	2,000	21,800
Waianiwa Dairy Factory Co., Ltd.	1908	Yes	„	77	„	„	1,091	11,335
Waihakeke Co-op. Dairy Co., Ltd.	1924	„	„	15	„	„	1,293	12,700
Waikawa Valley Co-op. Dairy Factory Co., Ltd.	1910	No	6%	50	„	„	1,000	2,300
Waikouaiti Dairy Factory Co., Ltd.	1888	„	Yes	98	„	„	2,000	5,800
Waimate Co-op. Dairy Co., Ltd.	1920	„	„	303	„	„	12,000	49,657
Waimea Co-op. Dairy Co., Ltd.	1915	„	„	452	„	„	15,000	37,981
Waingongoro Co-op. Dairy Co., Ltd.	1917	Yes	Nil	8	„	„	2,925	11,169

# NEW ZEALAND

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Waiohiki Co-op. Dairy Co., Ltd., Taradale	1921	No	6%	28	Manufacture and marketing	Dairy	£ 6,000	£ 7,220
Waitotahi Co-op. Dairy Co., Ltd.	1926	„	No	45	„	„	3,000	14,420
Waipukurau Co-op. Dairy Co., Ltd.	1922	„	Yes	372	„	„	20,000	77,293
Wairewa Co-op. Dairy Co., Ltd.	1918	„	7%	56	„	„	6,000	11,672
Wairoa Dairy Factory Co., Ltd.	1902	„	Nil	259	„	„	5,000	12,817
Waitara - Taranaki Dairy Co., Ltd.	1891	„	Yes	122	„	„	1,500	74,572
Waitohi Co-op. Dairy Factory Co., Ltd.	1896	Yes	Nil	50	„	„	1,500	16,000
Wajaruhi Co-op. Dairy Co., Ltd.	1920	No	Yes	19	„	„	5,000	12,102
Wangaeahu Co-op. Dairy Co., Ltd.	1914	Yes	No	84	„	„	6,000	65,216
Warea Co-op. Dairy Co., Ltd.	1922	No	Nil	21	„	„	5,000	30,402
Warmana Dairy Co., Ltd.	1908	Yes	Yes	46	„	„	3,437	24,758
Waitavoa Dairy Factory Co., Ltd.	1912	No	„	106	„	„	4,500	9,199
Waverley Co-op. Dairy Co., Ltd.	1908	„	Nil	32	„	„	5,000	31,828
Wellington Dairy Farmers' Co-op. Assoc., Ltd.	1912	„	No	503	„	„	9,000	16,714
Westmere Co-op. Dairy Co., Ltd.	1915	„	Yes	50	„	„	3,000	25,852
Whakaronga Co-op. Dairy Co., Ltd.	1913	Yes	No	102	„	„	5,000	21,128
Whangarei Co-op. Dairy Co., Ltd.	1907	No	6%	633	„	„	20,000	158,209
Whangaroa Co-op. Dairy Co., Ltd.	1910	„	„	170	„	„	7,500	30,764
Woodend Co-op. Dairy Factory Co., Ltd.	1914	„	No	81	„	„	3,000	6,711
Woodville Co-op. Dairy Co., Ltd.	1915	„	„	84	„	„	3,500	27,273
Wright's Bush Co-op. Co., Ltd.	1909	„	Yes	117	„	„	2,000	14,452

## MISCELLANEOUS

Gisbourne Sheep Farmers' Frozen Meat and Mercantile Co., Ltd.	1919	No	No	1,684	Trading	Meat and requisites	1,000,000	Meat: 53,248 requisites: 35,886
Hawke's Bay Farmers' Meat Co., Ltd.	1912	„	„	2,001	Marketing	Meat, wool, pelts, and tallow	163,150	1,266,056

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Hawke's Bay Farmers' Co-op. Assoc., Ltd.	1891	No	No	2,062	Marketing	Livestock, wool, and grain	162,337	1,843,075
New Zealand Farmers' Co-op. Distributing Co., Ltd.	1903	„	Yes	2,600	Marketing and trading	Livestock and produce	163,310	799,959
North Canterbury Sheep Farmers' Co-op. Freezing Export and Agency Co., Ltd.	1915	„	No	1,237	Manufacture and marketing	Livestock	84,855	299,547
North Otago Farmers' Co-op. Assoc., Ltd.	1901	„	„	1,450	Marketing and trading	Livestock and produce	50,860	400,000
Otaihape Farmers' Meat and Produce Co., Ltd.	1916	„	„	387	Marketing	Meat	72,955	158,956
Otago Farmers' Co-op. Assoc. of New Zealand, Ltd.	1885	„	Yes	1,200	Trading	Livestock and produce	475,000	1,000,000
Patea Farmers' Co-op. Freezing Co., Ltd.	1910	„	No	642	Manufacture	Meat and manures	175,867	—
South Otago Freezing Co., Ltd.	1910	„	„	841	„	Meat and wool	75,000	—
Southland Farmers' Co-op. Assoc., Ltd.	1901	„	„	2,718	Marketing and trading	Livestock and produce	175,000	442,417
Wairoa Farmers' Co-op. Meat Co., Ltd.	1915	„	Yes	409	Manufacture and marketing	Meat, wool, and manure	138,327	—

# UNION OF SOUTH AFRICA

A	B	C	D	E	F	G	H	I
Barberton Cotton Co-op. Co., Ltd., Box 16, Barberton, T.P.	1923	Yes	Yes	132	Marketing and trading	Cotton and requisites	£ 5,402	£ 3,365
Central Co-op. Cotton Exchange, Ltd., Box 1,462, Durban	1922	"	"	11	"	"	525	—
Griqualand West Co-op. Cotton Growers, Ltd., H. A. Symonds, Esq., Sec., Draaihoek, P.O., Broadwaters, C.P.	1925	"	"	17	"	"	—	—
Lydenburg Ko-operative Landbouwe Vereeniging, Box 17, Lydenburg, T.P.	1909	"	—	436	"	Cotton and maize	—	81,300
Ngotohe Farmers' Co-op. Co., Ltd., H. St. G. Kiermader-Burgersrust, P.O., Magut, Natal	1928	No	Yes	7	"	Cotton	100	—
Ntambanana Agric. Co-op. Soc., Box 7, Empangeni Rail, Zululand	1925	Yes	"	40	"	"	—	—
Pietersburg Ko-operative Landbouwe Vereeniging, Box 192, Pietersburg, T.P.	1922	"	—	283	"	Cotton, maize, and tobacco	—	17,900
Rustenburg Boeren Ko-operative Vereeniging, Box 41, Rustenburg, T.P.	1911	"	—	480	"	Cotton and requisites	—	3,681
Rustenburg Co-op. Cotton Growers, Ltd., Box 191, Rustenburg, T.P.	1923	No	Yes	67	"	"	898	2,366
South African Co-op. Cotton Growers, Ltd., Box 1,462, Durban	1922	"	"	308	"	"	2,490	—
Waterberg Landbouwers Ko-operative Vereeniging, Box 29, Nylstroom, T.P.	1909	Yes	—	275	"	Cotton and maize	—	9,099
Zululand Co-op. Cotton and Agric. Assoc., Ltd., Box 7, Empangeni Rail, Zululand	1924	No	Yes	92	"	"	6,359	26,955
Bethlehem Ko-operative Landbouwe Vereeniging, Box 128, Bethlehem, O.F.S.	1919	Yes	—	222	Marketing and trading	Maize and requisites	—	84,801
Centraal-Westelyke Ko-op. Landbouwe Vereeniging, Box 31, Klerksdorp, T.P.	1909	"	—	1,195	"	Maize	—	254,405
Clocolan Ko-operative Landbouwe Vereeniging, Box 55, Clocolan, O.F.S.	1920	"	—	80	"	Maize and requisites	—	4,085
Die Noordelike Vrystaatse Ko-op., J. L. Dippenaar, Jr., Paradise, P.O., Petrus Steyn, O.F.S.	1928	No	Yes	41	"	Maize and wool	41	—

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Dullstroom Ko-op. Landbou- vereeniging, Bepkt., Box 19, Dullstroom, T.P.	1928	No	—	72	Marketing and trading	Maize and requisites	£ 415	—	—
Ermelo Ko-op. Vereeniging, Box 145, Ermelo, T.P.	1909	Yes	—	298	"	Maize	—	19,968	
Ficksburg Ko-op. Boere Ve- reeniging, Box 64, Ficksburg, O.F.S.	1920	"	—	193	"	"	—	28,726	
Heidelberg Ko-op. Landbou- vereeniging, Box 19, Heidel- berg, T.P.	1909	"	—	169	"	"	—	8,775	
Heilbron Boeren Ko-op. Ve- reeniging, Box 136, Heilbron, O.F.S.	1919	"	—	346	"	Maize and requisites	—	13,024	
Hoogeveld Boeren Ko-op. Ve- reeniging, Box 27, Springs, T.P.	1909	"	—	73	"	Maize	—	9,708	
Koster Ko-op. Landbou- vereeniging, Box 3, Koster, T.P.	1909	"	—	360	"	Maize and requisites	—	18,720	
Ladybrand Ko-op. Landbou- vereeniging, Box 96, Lady- brand, O.F.S.	1920	"	—	168	"	"	—	3,325	
Lichtenburg Ko-op. Landbou- vereeniging, Box 107, Lich- tenburg, T.P.	1909	"	—	1,022	"	"	—	12,144	
Lindley Boeren Ko-op. Vee- reeniging, Box 27, Lindley, O.F.S.	1918	"	—	239	"	"	—	15,097	
Middelburg Landbouwers' Ko- op. Vereeniging, Box 21, Middelburg, T.P.	1909	"	—	214	"	Maize	—	8,438	
Oostelike Transvaalse Land- bou- vereeniging, Box 100, Bethal, T.P.	1923	"	—	232	"	Maize and requisites	—	32,500	
Reitz Ko-op. Landbou- vereeniging, Box 100, Reitz, O.F.S.	1919	"	—	364	"	"	—	14,145	
Senekal Ko-op. Landbou- vereeniging, Box 30, Senekal, O.F.S.	1918	"	—	137	"	"	—	4,410	
Vrede Ko-op. Landbou- vereeniging, Box 159, Vrede, O.F.S.	1911	"	—	511	"	Maize	—	11,681	
Wolmaranastad Ko-op. Land- bou- vereeniging, Box 5, Leeuwdoornstad, T.P.	1909	"	—	296	"	Maize and requisites	—	460	
Adelaide Co-op. Dairy, Ltd., Box 7, Adelaide, C.P.	1912	—	Yes	11	Marketing, manufacture, and trading	Dairy pro- ducts and requisites	96	3,081	
Bedford Dairy, Box 14, Bed- ford, C.P.	1909	Yes	—	34	"	"	—	—	
Boesmansrivier Ko-op. Kaas- fabriek, A. J. Jonker, Sec., Mooiuitsig, Bonnievale, C.P.	1927	"	—	76	"	"	—	—	

# UNION OF SOUTH AFRICA

A	B	C	D	E	F	G	H	I
							£	£
Darling Co-op. Creamery, Ltd., P. H. Drake, Manager, P.O., Darling, C.P.	1906	No	Yes	184	Marketing, manufacture, and trading	Dairy pro- ducts and requisites	6,210	36,835
De Clanville Ko-op. Kaasfabriek, Bepkt., P.O., Clanville, Dordrecht	1922	"	"	26	"	"	1,400	1,351
De Flaauwkraal Ko-op. Kaasfabriek, Bepkt., P. J. v. d. Merwe, Flaauwkraal, Dordrecht, C.P.	1918	"	"	37	"	"	1,725	2,169
East London Model Dairy Co-op. Soc., 11, Lambart Road, East London	1918	Yes	—	39	"	"	—	17,042
Farmers' Co-op. Dairies, Ltd., 8, Brook St., Durban, Natal	1924	No	Yes	157	"	"	16,205	48,812
Glen Edward Co-op. Dairy Co., Ltd., Glen Edward, P.O., Franklin, East Griqualand, C.P.	1923	"	"	11	"	"	901	2,624
Jack Moxham Co-op. Industries, Ltd., Sec., Rustfontein, Kokstad, East Griqualand	1919	"	"	35	"	"	3,475	5,616
Joseph Baynes, Ltd., Box 418, Pietermaritzburg, Natal	1916	"	"	492	"	"	180,151	231,626
Kromdraai Dairies, Ltd., The Sec., Kokstad, East Griqualand, C.P.	1919	"	"	33	"	"	2,745	7,751
Lager Stormberg Co-op. Kaasfabriek, A. J. de Klerk, The Willows, P.O., Jamestown, C.P.	1923	Yes	—	14	"	"	—	1,084
Middle Valley Co-op. Dairy, G. A. Miller, Sec., Middle Valley, Elanga P.O., East Griqualand	1927	"	—	10	"	"	—	—
Natal Creamery, Ltd., Box 378, Pietermaritzburg	1918	No	Yes	1,097	"	"	114,493	—
Ongelukaneek Farmers' Co-op. Soc., W. J. v. Zyl, Sec., Gladstone, P.O., Ongelukaneek, East Griqualand	1926	Yes	—	24	"	"	—	2,953
Opperwaschbank Ko-op., Ltd., J. A. Venter, Sec., Mooi-geleger P.O., Rossouw District, Dordrecht, C.P.	1927	"	Yes	27	"	"	27	—
Oribi Flats Co-op. Dairy, Ltd., A. Andreassen, Sec., Oribi Flats, Natal	1921	No	"	27	"	"	1,000	1,141
Rooiklip Co-op. Agric. Soc., G. J. C. Swaan, Sec., Rooiklip, Kokstad, East Griqualand	1923	Yes	—	18	"	"	—	5,214
Rossouw Ko-op. Kaasfabriek, G. D. J. Venter, Sec., Bloemhof, P.O., Rossouw, Dordrecht	1927	"	—	20	"	"	—	—
Sandvliet Co-op. Cheese Factory, Ltd., P.O., Klaasvoogds, Dist. Robertson, C.P.	1926	No	Yes	71	"	"	1,477	1,599



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Twin Streams Co-op. Creamery, Ltd., Box 20, Ixopo, Natal	1922	Yes	Yes	124	Marketing, manufacture, and trading	Dairy products and requisites	£ 8,975	£ 33,135
Vineyard Dairy Co., Ltd., C. J. Hoar, Sec., Vineyard, Aliwal North, C.P.	1917	No	"	13	"	"	2,000	1,728
Zululand Farmers' Co-op. Industries, Ltd., P.O., Empangeni Rail, Zululand	1920	"	"	195	"	"	13,308	7,737
Bathurst Farmers' Union, Ltd., Box 90, Grahamstown, C.P.	1908	Yes	"	122	Marketing and trading	Citrus fruit and requisites	7,224	57,835
Boschrand Citrus Co-op. Co., Ltd., Box 3,464, Johannesburg	1926	No	"	14	"	"	2,127	—
Brak River Co-op. Fruit Exporters, Ltd., D. W. Robertson, Sec., "Banff," P.O., Little Brak River, C.P.	1923	Yes	"	15	"	"	15	1,962
Cape Provincial Central Citrus Co-op. Co., Ltd., J. G. Cunningham, Sec., Box 688, Port Elizabeth, C.P.	1924	"	"	4	"	"	40	—
De Kaap Co-op. Citrus Co., Ltd., Box 5, Barberton, T.P.	1923	"	"	13	"	"	633	—
Die Pretoria District Vrugte en Produkte Ko-op. Vereeniging, Bpkt., Box 43, Brits., T.P.	1923	"	"	49	"	"	3,215	1,758
Fish River Citrus Co-op. Co., Ltd., E. C. W. Laurie, Sec., Mowbray, Private Bag, Grahamstown, C.P.	1926	"	"	19	"	"	950	7.6. Val Gr. 1/2
Goede Hoop Co-op. Citrus Co., Ltd., T. Moreh-Olsen, Sec., The Baths, via Eendekuil, C.P.	1926	"	"	20	"	"	165	—
Karino Co-op. Citrus Co., Ltd., H. E. Hinings, Sec., P.O., Karino, T.P.	1923	"	"	82	"	"	158	3,948
Kat River Co-op. Citrus Co., Ltd., P. G. Wetwood, Sec., P.O., Fort Beaufort, C.P.	1922	"	"	39	"	"	7,224	57,835
Koonap River Citrus Co-op. Co., Ltd., Box 9, Adelaide, C.P.	1926	"	"	11	"	"	110	—
Koster River Valley Co-op. Citrus Co., Ltd., A. B. Thorne, Sec., via Steenbokfontein, Koster, T.P.	1923	No	"	38	"	"	1,352	—
Letaba Estates Co-op. Citrus Co., Ltd., Box 5,993, Johannesburg	1926	"	"	11	"	"	11	—
Lowveld Co-op. Citrus Co., Ltd., Box 45, Nelspruit, T.P.	1923	Yes	"	43	"	"	54	982

# UNION OF SOUTH AFRICA

A	B	C	D	E	F	G	H	I
Marico Ko-op. Citrus Vereeniging, Box 6, Groot Marico, T.P.	1921	Yes	—	82	Marketing and trading	Citrus fruit and requisites	£ —	£ 14,423
Marikana Co-op. Fruit Co., Ltd., R. B. Smith, Sec., Buffelspoort, Marikana	1922	No	Yes	11	"	"	74	—
Muden Co-op. Co., Ltd., E. R. W. Millar, Sec., P.O., Mudén, Natal	1925	—	"	22	"	"	5,417	36,534
Natal Co-op. Fruit Export Co., Ltd., Box 126, Pietermaritzburg	1923	No	"	10	"	"	100	—
Olifants Nek Citrus Co-op. Co., Ltd., Box 35, Rustenburg	1926	"	"	9	"	"	10	—
Rustenburg Co-op. Citrus Union, Box 130, Rustenburg, T.P.	1920	Yes	—	59	"	"	—	20,030
Rustenburg Growers' Co-op. Citrus Co., Ltd., Box 138, Rustenburg, T.P.	1922	"	Yes	11	"	"	11	—
South African Co-op. Citrus Exchange, Ltd., Box 1,158, Pretoria	1926	"	"	26	"	"	260	—
South African Prudential Co-op. Pack-house Co., Ltd., Box 2,102, Johannesburg	1924	"	"	116	"	"	2,675	—
Sundays River Citrus Co-op. Co., Ltd., P.O., Addo, C.P.	1924	No	"	85	"	"	887	14,443
Tzaneen Co-op. Citrus Co., Ltd., Box 1, Tzaneen, T.P.	1923	"	"	33	"	"	1,440	—
Uitenhage District Citrus Growers' Co-op. Co., Ltd., Box 21, Uitenhage, C.P.	1923	Yes	"	13	"	"	361	—
White River Fruitgrowers' Co-op. Co., Ltd., Box 12, White River	1924	"	"	87	"	"	10,469	32,480
Woodbine Ko-op. Citrus Maatskappij, Beperk., R. J. C. van der Linden, Sec., Vaalkop, P.O., Marico, T.P.	1923	"	"	29	"	"	37	5,245
Zebediela Co-op. Co., Ltd., G. H. Dadswell, Sec., Zebediela Estates, P.O., Zebediela, P. Potgietersrust, T.P.	1926	No	"	16	"	"	16	—
Banhoeck Farmers' Co-op. Co., Ltd., C. J. Clark, Sec., Rusten-Vrede, Stellenbosch	1923	Yes	No	25	Marketing and Trading	Deciduous fruit and requisites	25	—
Cape Province Central Deciduous Co-op. Co., Ltd., Box 2,141, Cape Town	1924	"	Yes	13	"	"	102	—
Ceres Fruitgrowers' Co-op. Assoc., Ltd., E. Anderson, Friedrichsrud, Ceres, C.P.	1923	"	No	58	"	"	640	—

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	£	£
Constantia Fruit Growers' Co-op. Co., Ltd., H. J. F. Bairnsfather, Sec., Alphen, Wynberg, C.P.	1922	Yes	Yes	48	Marketing and trading	Deciduous fruit and requisites		47	—
Elgin Co-op. Fruit Growers, Ltd., C. C. Cunningham, Sec., P.O., Elgin, C.P.	1923	"	"	30	"	"		30	—
Formosa Co-op. Fruit Co., Ltd., B. W. Strydom, Sec., Krakeel River, Uniondale	1923	"	"	45	"	"		405	—
Franschhoek Ko-op. Vrugte Uitvoerders Maatschappij, Bepkt., S. Malherbe, Sec., La Dauphine, Franschhoek	1923	"	"	36	"	"		37	—
Fruitgrowers' Co-op. Exchange of South Africa, Ltd., Box 2,141, Cape Town	1922	"	"	2	"	Deciduous and citrus fruit		280	—
Groot Drakenstein and Simon-dium Co-op. Fruit Growers' Assoc., Ltd., H. Cochrane, Sec., Excelsior, Groot Drakenstein	1924	No	"	33	"	Deciduous fruit and requisites		33	3,954
Helderberg Farmers' Co-op. Assoc., Ltd., G. A. W. Head, Sec., Parel Vallei, Somerset West, C.P.	1924	"	"	25	"	"		125	—
Henley-on-Klip Fruit Growers' Co-op. Assoc., Ltd., J. R. MacAndrew, Sec., P.O., Henley-on-Klip, T.P.	1925	"	No	12	"	"		300	350
Hex River Valley Co-op. Fruit Growers' Co., Ltd., F. M. Dicey, Sec., P.O., Orchard, C.P.	1923	Yes	"	46	"	"		46	—
Homestead Lotholders' Apple Orchards Co-op. Co., Ltd., 89, Eighth Avenue, Bezuidenhout Valley, Johannesburg	1926	No	"	30	"	"		1,193	1,100
Noorder Paarl Co-op. Fruit Export Co., Ltd., N. J. Louw, Sec., Dammetje, Noorder Paarl	1923	Yes	"	25	"	"		36	—
Orange Free State Fruit-growers' Co-op. Assoc., Ltd., Box 279, Bloemfontein, O.F.S.	1923	"	"	80	"	"		294	—
Pomona (East Rand) Co-op. Co., Ltd., Box 6,940, Johannesburg	1925	"	"	99	"	"		218	731
Prince Alfred's Hamlet Ko-op. Vrugte Uitvoerders Vereniging Bepkt., J. G. G. Perold, Sec., Prince Alfred's Hamlet, Ceres, C.P.	1923	"	"	34	"	"		37	—
Protea Citrus Co-op. Co., Ltd., L. B. Olivier, Sec., P.O., Twee Rivieren, Uniondale District, C.P.	1928	No	Yes	12	"	"		12	—

# UNION OF SOUTH AFRICA

A	B	C	D	E	F	G	H	I
Rhodes Fruit Farmers' Co-op. Assoc., Ltd., K. Hopking, P.O., Groot Drakenstein, C.P.	1923	Yes	No	9	Marketing and trading	Deciduous fruit and requisites	£ 9	£ —
South African Co-op. Deciduous Exchange, Ltd., Box 2,579, Cape Town	1926	„	Yes	17	„	„	170	—
Stellenbosch Fruit Exporters' Co-op. Assoc., Ltd., J. McD. Garlick, Glenelly, Stellenbosch, C.P.	1923	„	No	58	„	„	67	—
Western Province Fruitgrowers' Co-op. Assoc., Ltd., Box 2,579, Cape Town	—	No	„	474	„	„	4,937	29,991
Witwatersrand Fruit Growers' Co-op. Assoc., Ltd., Box 137, Johannesburg	1925	„	„	47	„	„	426	910
South African Dehydrated Fruits Co-op. Co., Ltd., P. MacKinnon, Sec., Longhope, C.P.	1925	Yes	Yes	41	Marketing and trading	Dried fruit	1,815	1,385
South African Dried Fruit Co., Ltd., Box 8, Wellington Station, C.P.	1908	No	„	402	„	Dried fruit and requisites	16,380	165,873
Villiersdorp Moskonfyten Vrugte Ko-op. Bepkt., Box 1, Villiersdorp, C.P.	1922	„	„	62	„	„	1,810	5,844
Worcester Boeren Rozijnen Ko-op. Vereeniging, Bepkt., Box 35, Worcester	1921	„	„	124	„	„	13,808	—
Addo Poultry Exchange Co-op., Ltd., I. W. Soruton, Sec., P.O., Addo, C.P.	1923	No	Yes	238	Marketing and trading	Eggs and requisites	520	40,000
Cape Egg Circle, Ltd., The Sec., Station Road, Claremont, C.P.	—	Yes	—	877	„	„	3,690	38,047
Die Vrystaatse Ko-op. Eier Kring, Bepkt., Box 488, Bloemfontein	1923	„	Yes	282	„	„	1,211	10,959
East London and Border Co-op. Poultry Products, Ltd., 50, Fleet Street, East London, C.P.	1923	„	„	227	Marketing, purchase requirements	Eggs	821	12,823
Natal Co-op. Egg Circle, Ltd., Box 1,606, Durban	1923	„	„	465	„	„	2,365	59,000
Port Elizabeth and Districts Co-op. Poultry Products, Ltd., Box 696, Port Elizabeth, C.P.	1923	No	„	64	Marketing and trading	Eggs and requisites	64	—
Transvaal Co-op. Egg Circle, Ltd., Box 7,191, Johannesburg, T.P.	1922	„	„	496	„	„	1,826	40,647

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
Magaliesberg Ko-op. Vruchtbomen Ontsmettings Vereeniging, J. M. Conradie, Modderfontein, P.O., Kroondal, T.P.	1923	Yes	—	25	Fumigation of citrus fruit trees	Fumigation of citrus fruit trees	£ —	£ —
Addo Co-op. Co., Ltd., I. W. Scruton, Sec., P.O., Addo, C.P.	1924	No	Yes	40	Marketing and trading	General produce and requisites	628	460
Amalgamated Farmers, Ltd., Box 110, Port Elizabeth	1914	„	„	1,015	„	„	30,265	5,132
Bredasdorp Boeren Ko-op. Vereeniging, Box 5, Bredasdorp	1926	Yes	—	154	„	„	—	22,741
Caledon Boeren Ko-op. Vereeniging, Box 50, Caledon, C.P.	1918	„	—	467	„	„	—	74,000
Federated Farmers' Co-op. Assoc. of South Africa, Ltd., Box 414, Johannesburg	1919	No	Yes	22	„	„	8,364	677,375
Het Centraal Agentschap voor Ko-op. Vereenigingen Bepkt., Box 1,015, Johannesburg	1910	„	„	20	„	„	49,502	355,084
Marico Landbouwk Ko-op. Vereeniging, Box 48, Zeerust, T.P.	1923	Yes	—	60	„	„	—	2,946
Rietkol Boeren Ko-op. Vereeniging, J. H. Cilliers, P.O., Strydpan, T.P.	1923	„	—	21	Trading	Requisites	—	—
South African Co-op. Produce Exchange, Ltd., Box 7,185, Johannesburg	1922	No	Yes	262	Marketing and trading	General produce and requisites	2,438	51,821
Westelike Graan Boeren Ko-op. Vereeniging, Box 22, Malmesbury, C.P.	1912	Yes	—	616	„	„	—	50,311
Winburg Ko-op. Vereeniging, Box 33, Winburg, O.F.S.	1926	„	—	38	„	„	—	—
Winterton Co-op. Agric. Soc., John Gunn, Sec., Claymore, Grantleigh, via Winterton, Natal	1925	„	—	24	„	„	—	3,412
Heidelberg-Standerton Co-op. Union, Ltd., Box 48, Johannesburg	—	No	Yes	158	Supply labour	Supply labour	1,232	—
Arcadia Dairy Livestock Co-op. Soc., Walton and Tatham, Box 126, Ladysmith, Natal	1920	Yes	—	9	Supply dairy cattle	Supply labour	—	—
Bergville Dairy Livestock Co-op. Soc., G. T. Pennefather, Box 29, Bergville, Natal	1923	„	—	8	„	„	—	—
Bonnievale Suiwelve Ko-op., Ltd., D. M. Joubert, Sec., P.O., Bonnievale, C.P.	1927	„	—	10	„	„	—	—

# UNION OF SOUTH AFRICA

A	B	C	D	E	F	G	H	I
Blauwkranz Co-op. Dairy Soc., W. Struck, Sec., P.O., Dray- cott, Natal	1924	Yes	—	9	Supply dairy cattle	Supply labour	£ —	£ —
Bloemvlei Dairy Livestock Co- op. Soc., A. S. Venter, Chair- man, Bloemvlei, P.O., Elliot, C.P.	1921	„	—	9	„	„	—	—
East London Co-op. Livestock Soc., 11, Lambart Road. East London	1921	„	—	12	„	„	—	—
Fortuna Ko-op. Suivel Vee Ve- reeniging, Box 65, Bethal, T.P.	1924	„	Yes	11	„	„	—	—
Helpmakaar Co-op. Cow Circle, Box 112, Bethal, T.P.	1925	„	—	7	„	„	—	—
Kopjes Dairy and Fries Cattle Co-op. Soc., Box 49, Kopjes, O.F.S.	1923	„	—	8	„	„	—	—
Oranje Melkboere Ko-op., J. L. Coetzee, P.O., Kakamas, District Kenhardt	1927	„	—	16	„	„	—	—
Oribi Flats Co-op. Cattle Soc., A. Andreassen, Sec., P.O., Oribi Flats, Natal	1926	„	—	9	„	„	—	—
Sandspruit Dairy Co-op. Soc., R. S. Rapson, Sec., Home- croft, Bergville, Natal	1924	„	—	8	„	„	—	—
Sundays River Dairy Live- stock Co-op. Soc., H. W. D. Hutton, Sec., "Haloran," P.O., Selborne, C.P.	1921	„	—	10	„	„	—	—
Tonteldoos Ko-op. Vee en Zuivel Vereeniging, Box 19, Dullstroom	1920	„	—	13	„	„	—	—
Upper Tugela Dairy Livestock Co-op. Soc., Box 38, Berg- ville, Natal	1920	„	—	15	„	„	—	—
Vastrap Melkboere Ko-op., B. G. de Jager, Kakamas, District Kenhardt	1927	„	—	12	„	„	—	—
Vertrou Melkboere Ko-op., P. S. Marais, Sec., Kakamas, District Kenhardt	1927	„	—	8	„	„	—	—
Farmers' Co-op. Bacon Fac- tory, Ltd., Box 1, Estcourt, Natal	—	No	Yes	949	Manufacture	Bacon actory	54,173	118,773
Fawn Leas Co-op. Butchery, Ltd., W. Ringelman, Sec., Fawn Leas, Natal	1923	Yes	„	61	—	Butcheries	315	6,221
New Hanover Co-op. Butchery, Ltd., A. J. Peckham, Sec., New Hanover, Natal	1922	„	„	46	—	„	230	2,517
Winterton Farmers' Co-op. Butchery, Ltd., John Gunn, Sec., Claymore, Grantleigh, Winterton, Natal	1926	„	„	47	—	„	204	1,793

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

A	B	C	D	E	F	G	H	I
							£	£
Central Co-op. Timber Union, Ltd., The Sec., Comin's Buildings, Pine Street, Greytown, Natal	1924	No	Yes	6	Marketing and trading	Timber, firewood, wattle bark, and requisites	570	30,000
Dalton Co-op. Timber Union, Ltd., A. Graham, Sec., Dalton, Natal	1926	"	"	10	"	"	55	—
Fawn Leas Co-op. Timber Co., Ltd., W. Ringelmann, Sec., Fawn Leas, Natal	1924	"	"	27	"	"	189	5,713
Greytown Co-op. Timber Union, Ltd., P.O. Box 51, Greytown, Natal	1924	"	"	19	"	"	133	—
Krantzkop Co-op. Timber Union, Ltd., P.O. Box 8, Krantzkop, Natal	1923	"	"	31	"	"	155	7,966
New Hanover Co-op. Timber Union, Ltd., A. J. Peckham, Sec., New Hanover, Natal	1923	"	"	17	"	"	53	700
Union Co-op. Bark Milling Co., Ltd., Box 1, Greytown, Natal	1925	"	"	162	Manufacture and marketing	"	10,233	89,237
Wartburg Co-op. Timber Union, Ltd., P.O. Box 30, Wartburg, Natal	1924	"	"	10	Marketing and trading	"	50	—
Barberton District Co-op. Tobacco Co., Ltd., P.O. Box 16, Barberton	1927	Yes	Yes	173	Marketing and trading	Tobacco and requisites	6,620	11,141
Die Kango Ko-op. Tabakmaatskappy, Bepkt., Box 46, Oudtshoorn, C.P.	1926	"	"	1,506	"	"	7,652	107,956
Kat River Co-op. Tobacco Co., Ltd., R. H. Willmer, Sec., Windsor, P.O., Balfour, C.P.	1927	"	"	145	"	"	1,026	—
Die Sentrale Ko-op. Tabakmaatskappy van Suid Afrika, Bepkt., P.O. Box 69, Rustenburg	1926	"	"	6	"	"	350	45,787
Die Vaalrivier Ko-op. Tabakboere Vereeniging, Box 91, Parys, O.F.S.	1921	"	—	573	"	"	—	17,147
Magaliesberg Ko-op. Tabakplanters Vereeniging, P.O. Box 69, Rustenburg	1909	"	—	5,424	"	"	—	305,940
Piet Retief en Paulpietersburg Ko-op. Tabakplanters Vereeniging, Box 104, Piet Retief	1926	"	—	319	"	"	—	11,757
Western Province Tobacco Growers' Co., Ltd., Box 6, Zuider Paarl	1912	No	Yes	305	Marketing	Turkish	23,652	101,100
De Helderberg Ko-op. Wynmakery, Bpkt., Helderberg, C.P.	1907	No	Yes	24	Production, marketing, and trading	Wine and requisites	10,000	10,252

# UNION OF SOUTH AFRICA

A	B	C	D	E	F	G	H	I
Die Bovelei Ko-op. Wyn- makery, Bepkt., Bovenvallei, Wellington	1907	No	Yes	24	Production, marketing, and trading	Wine and requisites	£ 4,785	£ 9,539
Drakenstein Co-op. Winery, Ltd., W. Wagener, Sec., P.O., Simondium, District Paarl	1906	„	„	8	„	„	2,958	10,804
Drostyd Co-op. Winery, Ltd., D.A., Viljoen, Sec., Tulbagh	1906	„	„	20	„	„	2,490	14,886
Ko-op. Wynbouwers Vereeni- ging van Zuid Afrika, Bepkt., Box 33, Paarl	1918	„	„	3,165	„	„	263,039	—
Montagu Co-op. Wines, Ltd., P.O. Box 6, Montagu, C.P.	1907	Yes	„	66	„	„	4,195	4,429
The Wellington Co-op. Winery, Ltd., P.O., Wellington, C.P.	1905	No	„	12	„	„	2,500	4,270
Boere-Saamwerk, Bepkt., Box 729, Port Elizabeth	1920	No	Yes	4,287	Marketing and trading	Wool	246,314	1,627,200
Die Transvaalse Skaapboere- vereeniging, Box 38, Belfast	1919	„	„	881	„	„	—	534,087
Farmers' Co-op. Wool and Produce Union, Ltd., Box 12, East London	1919	„	„	1,292	„	„	31,659	768,173
Ko-op. Wolmaatskappy, Be- pkt., Box 38, Belfast, T.P.	1927	—	„	605	„	„	7,383	534,087
Wepener Ko-op. Landbou Vereeniging, Box 1, Wepener	1919	Yes	—	127	„	Maize, wool, and requisites	—	—
Charlestown and District Co- op. Soc., Ltd., Box 7,244, Johannesburg	1903	Yes	Yes	2,284	Consumers' co-op.	Groceries, etc.	43,088	155,533
Civil Service Co-op. Soc. of Port Elizabeth, Ltd., Russell Road, Port Elizabeth	1906	„	„	1,022	„	„	3,125	38,085
Durban and District Co-op. Soc., Ltd., Box 992, Durban	1916	„	„	2,065	„	„	15,438	87,372
East Rand Co-op. Stores, Ltd., Box 23, Boksburg	1923	„	„	1,032	„	„	1,071	57,000
Kimberley-Beaconsfield Co-op. Soc., Ltd., Box 30, Kim- berley	1919	„	„	1,022	„	„	10,107	25,430
Maquassi Co-op. Trading Soc., Ltd., Box 25, Maquassi, T.P.	1923	No	„	39	„	„	390	992
Pietermaritzburg Co-op. Soc., Ltd., Box 78, Pietermaritz- burg	1892	Yes	„	1,072	„	„	8,240	66,676
Premier Mine Employees' Co- op. Soc., Ltd., Box 102, Premier Mine	1908	„	„	551	„	„	2,000	119,589
Public Service Co-op. Distri- buting Depot, Ltd., Box 84, Pretoria	1924	„	„	2,357	„	„	1,219	64,000



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A	B	C	D	E	F	G	H	I
							£	£
Randfontein Mines Co-op. Stores, Ltd., Box 53, Randfontein	1925	Yes	Yes	553	Consumers' co-op.	Groceries, etc.	1,659	31,870
Salt River Co-op. Trading Soc., Ltd., 376, Albert Road, Salt River, C.P.	1895	„	„	1,049	„	„	5,595	12,074
South African Progressive Co-op. Trading Soc., Ltd., 77, Caledon St., Cape Town	1926	No	„	57	„	„	—	—

## MISCELLANEOUS

Alexandria Co-op. Chicory Growers' Soc., Box 8, Alexandria, C.P.	1926	Yes	—	100	Marketing and trading	Chicory and requisites	—	—
Sundays River Co-op. Apiaries, Ltd., N. A. van Breder, Esq., Sec., Dunbrody, via Addo, C.P.	1924	No	Yes	13	„	Honey and requisites	140	510
Weenen Farmers' Co-op. Soc., Ltd., P.O., Weenen, Natal	1915	„	„	68	„	Lucerne and requisites	2,000	10,824
Piketburg Ko-op. Graanboeren Brand Versoermings Maatskappy, Bepkt., J. H. Mostert, Sec., Hoofstraat, Porterville	—	Yes	„	272	Insurance	—	3,078	—
Suid Afrikaanse Volstruisbore Ko-op., Bepkt., Box 105, Oudtshoorn	1926	„	„	753	Marketing and trading	Ostrich feathers and requisites	8,015	85,360
Northern Transvaal Nut Growers' Co-op. Assoc., Ltd., P.O. Box 31, Naboomspruit, T.P.	1923	No	„	126	„	Peanuts	1,784	11,319
Umfolozu Co-op. Sugar Planters, Ltd., Box 2, 178, Durban	1923	Yes	„	51	Manufacture and marketing	Sugar	5,300	122,517
Eshowe Co-op. Sugar Co., Ltd., W. Austen, Sec., Kaggella St., Eshowe, Zululand	1924	No	„	26	Marketing and trading	Sugar cane and requisites	1,450	16,829
Bo Moot Dors Ko-op. Vereeniging, P. K. Hekpoort, T.P.	1926	Yes	—	182	Threshing society	—	—	—
Bothasberg Ko-op., Ltd., C. L. Kotze, P.O. Box 12, Bothasberg, District Middelburg, T.P.	1927	„	—	22	„	—	—	—
Johannesdale Ko-op. Maatskappy, Bepkt., M. J. Mostert, Sec., Kronspruit, P.O., Bultfontein	1925	„	Yes	61	„	—	1,412	—
Olifantsrivier Ko-op. Dorschwerk, Box 31, Hendrina, T.P.	1909	„	—	113	„	—	—	—
De Kaffir-Rivier Ko-op. Stud Schaap Vereeniging, L. N. Faurie, Sec., Karreefontein, P.O., Edenburg, O.F.S.	1922	„	—	9	Supply stud sheep	—	—	—

# UNION OF SOUTH AFRICA

A	B	C	D	E	F	G	H	I
Die Kromellenboog Rivier Ko-op., Skaapkoop (Rassuiwer) Vereeniging, V. J. Bissier, Sec., Box 27, Jagers Fontein	1927	Yes	—	8 48	Supply stud sheep	—	£ —	£ —
Die Kruidfontein Ko-op., Ltd., P.O. Box 9, Edenburg, O.F.S.	1928	„	—	7	„	—	—	—
Edenburg Ko-op. Stud Skaap Vereeniging, P.O. Box 7, Edenburg, O.F.S.	1924	„	—	7	„	—	—	—
Riet-Rivier Kudder Skaap Ko-op. Vereeniging, A. M. Spies, Sec., Boschrand, P.O., Austinspos, via Edenburg	1924	„	—	11	Supply flock sheep	—	—	—
Roodewal Ko-op. Vereeniging, D. J. Hildbrand, Sec., Boterfontein P. K. Paardekop, T.P.	1924	„	—	14	Supply sheep	—	—	—
Special Livestock Societies ..	—	„	—	1,876	Farming	Livestock and requisites	—	—
Louisvale Ko-op. Lusern Maatskappy, J. T. Ross, Sec., Louisvale, C.P.	1928	No	Yes	52	Marketing and requisites	Lucerne	1,577	—
Straussburg Ko-op. Lusern, J. van Rensburg, Sec., "Vredulus," P.O., Upington, C.P.	1928	„	„	24	„	„	1,350	—
Upington Ko-op. Lusern, E. F. Olivier, Upington, C.P.	1928	„	„	32	„	„	1,600	—
De Boeren Ko-op. Molen, P.O. Box 24, Malmesbury	1920	„	—	206	Milling	General produce	21,105	—
Delmas Ko-op., P.O. Box 21, Delmas, T.P.	1928	„	Yes	51	Trading	Requisites	560	—

# KEY TO HEADINGS FOR INDIA

## NUMBER OF SOCIETIES BY PROVINCES 1926-1927

- 1= Province.
- 2= Population (millions).
- 3= Central (including provincial, central banks and banking unions).
- 4= Supervising and Guaranteeing unions (including re-insurance societies).
- 5= Agricultural (including cattle insurance societies).
- 6= Non-agricultural.
- 7= Total number of societies.
- 8= Number of societies per 100,000 inhabitants.

## NUMBER OF MEMBERS BY PROVINCES 1926-1927

Numbers 1, 2, 3, 4, 5, 6 and 8 as above. 7=Number of members.

## WORKING CAPITAL BY PROVINCES 1926-1927

- 1= Province.
- 2= Population in millions.
- 3= Share capital paid up.
- 4, 5, 6, 7, 8= Loans and deposits held at the end of the year from: (4) Members; (5) societies (6) provincial or central banks; (7) Government; (8) non-members and other sources.
- 9= Reserve and other funds.
- 10= Total.
- 11= Number of annas per head of population.

## OPERATIONS OF CENTRAL AND PROVINCIAL BANKS 1926-1927

- 1= Province.
- 2= Number of banks.
- 3, 4= Number of members: (3) individuals; (4) societies.
- 5, 6, 7, 8= Number of affiliated societies holding shares in central banks: (5) central credit (6) agricultural credit; (7) non-agricultural credit; (8) others.
- 9, 10= Loans made during the year to: (9) individuals; (10) banks and societies.
- 11= Receipts from loans and deposits repaid during the year by individuals.
- 12= Receipts from loans and deposits repaid during the year by banks and societies.
- 13, 14= Loans due by: (13) individuals; (14) banks and societies.
- 15, 16= Loans and deposits received during the year from: (15) central banks; (16) primary societies
- 17= Individuals and other sources.
- 18= Sales of goods to members.
- 19, 20= Province.
- 21= Purchase of members' products.
- 22= Cost of management.
- 23= Share capital paid up.
- 24, 25, 26, 27= Loans and deposits held at the end of the year from: (24) societies; (25) provincial or central banks; (26) Government; (27) individuals and other sources.
- 28= Reserve and other funds.
- 29= Working capital.
- 30= Profit (+) and Loss (-) for the year.
- 31= Usual dividend paid on shares.
- 32, 33= Most usual rate of interest: (32) on borrowings; (33) on lendings.
- 34= Uncalled and subscribed share capital.
- 35= Province.

## INDIA

### OPERATIONS OF AGRICULTURAL SOCIETIES DURING 1926-1927

- 1= Province.
- 2, 3, 4, 5, 6= Class of societies [(a)=limited, (b)=unlimited]; (2) credit; (3) purchase and purchase and sale; (4) production; (5) production and sale; (6) other forms of co-operation.
- 7= Total number of societies.
- 8= Number of members.
- 9, 10= Loans made during the year to: (9) individuals; (10) banks and societies.
- 11, 12= Receipts from loans and deposits repaid during year by: (11) individuals; (12) banks and societies.
- 13, 14, 15= Loans due by: (13) individuals; (14) of which overdue; (15) banks and societies.
- 16, 17, 18= Loans and deposits received during year from: (16) individuals; (17) central banks; (18) primary societies.
- 19, 20= Province.
- 21= Sales of goods to members.
- 22= Purchase of members' products.
- 23= Cost of management.
- 24= Share capital paid up.
- 25, 26, 27, 28= Loans and deposits held at end of year from: (25) members; (26) non-members; (27) societies; (28) provincial or central banks.
- 29= Loans and deposits held at end of year from Government.
- 30= Reserve fund.
- 31= Working capital.
- 32= Profit (+) and loss (-) for the year.
- 33= Usual dividend paid on shares.
- 34, 35= Most usual rate of interest: (34) on borrowings; (35) on lendings.
- 36= Province.

### OPERATIONS OF NON-AGRICULTURAL SOCIETIES DURING 1926-1927

- 1= Province.
- 2, 3, 4, 5, 6= Class of societies [(a)=limited, (b)=unlimited]; (2) credit; (3) purchase and purchase and sale; (4) production; (5) production and sale; (6) other forms of co-operation.
- 7= Total number of societies.
- 8= Number of members.
- 9, 10= Loans made during the year to: (9) individuals; (10) banks and societies.
- 11, 12= Receipts from loans and deposits repaid during year by: (11) individuals; (12) banks and societies.
- 13, 14, 15= Loans due by: (13) individuals; (14) of which overdue; (15) banks and societies.
- 16, 17, 18= Loans and deposits received during year from: (16) individuals; (17) central banks; (18) primary societies.
- 19, 20= Province.
- 21= Sales of goods to members.
- 22= Purchase of members' products.
- 23= Cost of management.
- 24= Share capital paid up.
- 25, 26, 27, 28= Loans and deposits held at end of year from: (25) members; (26) non-members; (27) societies; (28) provincial or central banks.
- 29= Loans and deposits held at end of year from Government.
- 30= Reserve fund.
- 31= Working capital.
- 32= Profit (+) and loss (-) for the year.
- 33= Usual dividend paid on shares.
- 34, 35= Most usual rate of interest: (34) on borrowings; (35) on lendings.
- 36= Province.

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## OPERATIONS OF UNIONS DURING 1926-1927

- 1= Province.
- 2= Number of unions.
- 3= Number of societies affiliated to unions in column 2.
- 4= Total number of individual members in societies affiliated.
- 5= Total working capital of affiliated societies.
- 6= Expenditure in year.
- 7= Percentage of column 6 on column 5 (one place of decimals).
- 8= Number of supervising staff maintained by unions.

## OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1926-1927

- 1= Province.
- 2= Number of societies.
- 3= Number of members.
- 4= Amount of risk insured.
- 5= Premia collected.
- 6= Supplementary contributions collected.
- 7= Number of animals insured.
- 8= Number of animals lost.
- 9= Claims paid.
- 10= Cost of management.
- 11= Funds in hand at end of year.
- 12= Amount of risk re-insured.
- 13= Amount of premia paid for re-insurance.

## OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1926-1927

- 1= Province.
- 2= Number of re-insurance societies.
- 3= Number of affiliated societies.
- 4= Proportion of risk of affiliated societies re-insured.
- 5= Amount of risk re-insured.
- 6= Premia collected.
- 7, 8= Number of animals covered by affiliated societies: (7) insured; (8) lost.
- 9= Claims paid to affiliated societies.
- 10= Cost of management.
- 11, 12= Funds in hand at end of year: (11) general fund; (12) reserve fund.
- 13= Government subscriptions, loans, etc.

# INDIA

## NUMBER OF SOCIETIES BY PROVINCES 1926-1927

	1	2	3	4	5	6	7	8
Madras .. .. .	42.3	32	385	11,436	1,501	13,354	31.6	
Bombay .. .. .	19.3	21	92	4,294	684	5,091	26.4	
Bengal .. .. .	46.7	104	4	13,954	1,333	15,395	33.0	
Bihar and Orissa .. .. .	34.0	59	217	7,614	368	8,258	24.3	
United Provinces .. .. .	45.4	70	2	5,880	287	6,239	13.7	
Punjab .. .. .	20.7	117	—	14,148	2,273	16,538	79.9	
Burma .. .. .	11.7	22	626	4,364	222	5,234	44.7	
Central Provinces and Berar .. .. .	13.9	37	45	3,985	57	4,124	29.7	
Assam .. .. .	7.6	16	—	998	51	1,065	14.0	
North-West Frontier Province .. .. .	2.3	1	—	27	6	34	1.5	
Coorg .. .. .	0.2	1	12	200	13	226	113.0	
Ajmer-Merwara .. .. .	0.5	6	2	485	94	587	117.4	
Hyderabad Administered Area .. .. .	0.1	—	—	—	10	10	10.0	
Delhi .. .. .	0.5	1	—	204	11	216	43.2	
Total (British India) .. .. .	245.2	487	1,385	67,589	6,910	76,371	31.1	
Mysore .. .. .	6.0	17	—	1,416	315	1,748	29.1	
Baroda .. .. .	2.1	5	—	675	70	750	35.7	
Hyderabad .. .. .	12.5	24	—	1,673	355	2,052	16.4	
Bhopal .. .. .	0.7	25	10	1,060	—	1,095	156.4	
Gwalior .. .. .	3.2	—	—	2,895	44	2,939	91.8	
Indore .. .. .	1.1	5	—	290	33	328	29.8	
Kashmir .. .. .	3.3	12	—	1,986	96	2,094	63.4	
Travancore .. .. .	4.0	1	26	1,250	277	1,554	38.8	
Cochin .. .. .	1.0	1	—	106	33	140	14.0	
Total (Indian States) .. .. .	33.9	90	36	11,351	1,223	12,700	37.5	
Grand Total .. .. .	279.1	577	1,421	78,940	8,133	89,071	31.9	

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## NUMBER OF MEMBERS BY PROVINCES 1926-1927

	1	2	3	4	5	6	7	8
Madras .. .. .		42.3	14,328	10,709	612,220	215,011	827,231	19.
Bombay .. .. .		19.3	12,281	1,353	300,609	170,372	470,981	24.
Bengal .. .. .		46.7	17,475	264	379,235	139,856	519,091	11.
Bihar and Orissa .. .. .		34.0	10,674	9,515	205,825	22,661	228,486	6.
United Provinces .. .. .		45.4	11,898	41	146,064	17,929	163,983	3.
Punjab .. .. .		20.7	37,513	—	402,585	73,296	475,881	23.
Burma .. .. .		11.7	7,556	5,556	98,836	27,453	126,289	10.
Central Provinces and Berar .. .. .		13.9	77,357	4,799	59,459	9,942	69,401	5.
Assam .. .. .		7.6	1,231	—	42,478	9,499	51,977	6.
North-West Frontier Province .. .. .		2.3	46	—	681	167	848	0.
Coorg .. .. .		0.2	237	133	9,812	1,591	11,403	57.
Ajmer-Merwara .. .. .		0.5	1,520	142	10,185	8,336	18,521	37.
Hyderabad Administered Area .. .. .		0.1	—	—	—	1,891	1,891	18.
Delhi .. .. .		0.5	443	—	4,250	174	4,424	8.
<hr/>								
Total (British India) .. .. .		245.2	192,559	32,512	2,272,229	698,178	2,970,407	12.
<hr/>								
Mysore .. .. .		6.0	2,383	—	53,707	42,843	96,550	16.
Baroda .. .. .		2.1	1,172	—	18,783	5,784	24,567	11.
Hyderabad .. .. .		12.5	4,142	—	35,538	14,918	50,456	4.
Bhopal .. .. .		0.7	2,360	232	17,628	—	17,628	25.
Gwalior .. .. .		3.2	6,113	—	49,905	775	50,680	15.
Indore .. .. .		1.1	1,636	—	5,730	1,763	7,493	6.
Kashmir .. .. .		3.3	2,793	—	36,476	1,569	38,045	11.
Travancore .. .. .		4.0	1,043	1,470	122,649	27,759	150,408	37.
Cochin .. .. .		1.0	—	—	9,395	6,276	15,671	15.
<hr/>								
Total (Indian States) .. .. .		33.9	21,642	1,702	349,811	101,687	451,498	13.
<hr/>								
Grand Total .. .. .		279.1	214,201	34,214	2,622,040	799,865	3,421,905	12.

# INDIA

## WORKING CAPITAL BY PROVINCES 1926-1927

1	2	3	4	5	6	7	8	9	10
		R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000)	R (1,000) A
Madras .. ..	42.3	17,548	5,600	5,668	51,436	2,342	45,018	6,284	133,896
Bombay .. ..	19.3	11,800	19,970	6,526	24,168	3,654	30,446	6,086	102,650
Bengal .. ..	46.7	12,177	6,857	1,091	33,262	52	32,768	7,477	93,684
Bihar and Orissa	34.0	3,755	1,081	268	21,305	41	17,850	3,285	47,585
United Provinces	45.4	5,029	451	401	5,522	17	5,061	3,253	19,734
Punjab .. ..	20.7	12,056	5,245	3,977	42,982	1,258	41,863	12,332	119,713
Burma .. ..	11.7	9,381	1,492	1,300	13,319	953	14,954	7,390	48,789
Central Provinces and Berar	13.9	3,007	386	2,907	20,716	17	14,396	5,083	46,512
Assam .. ..	7.6	507	565	156	1,205	20	1,473	553	4,479
North - Western Frontier Prov.	2.3	19	6	2	46	—	60	—	133
Coorg .. ..	0.2	206	19	7	151	6	189	139	717
Ajmer-Merwara	0.5	595	167	88	1,158	45	1,709	646	4,408
Hyderabad Ad- ministered Area	0.1	135	249	10	—	—	—	9	403
Delhi .. ..	0.5	101	—	10	580	—	1,029	58	1,778
<b>Total (British India)</b>	<b>245.2</b>	<b>76,316</b>	<b>42,088</b>	<b>22,411</b>	<b>215,850</b>	<b>8,405</b>	<b>206,816</b>	<b>52,595</b>	<b>624,481</b>
Mysore .. ..	6.0	3,675	1,374	293	1,205	176	2,759	1,757	11,239
Baroda .. ..	2.1	344	603	89	1,329	239	1,566	625	4,795
Hyderabad ..	12.5	3,630	145	136	5,075	729	3,749	1,955	15,419
Bhopal .. ..	0.7	114	1	78	753	487	4	388	1,825
Gwalior .. ..	3.2	1,078	91	455	—	4,050	236	889	6,799
Indore .. ..	1.1	221	242	27	1,199	262	1,132	768	3,851
Kashmir .. ..	3.3	1,482	18	56	2,117	555	1,165	747	6,140
Travancore ..	4.0	1,666	192	53	580	165	537	170	3,363
Cochin .. ..	1.0	212	198	101	268	33	478	159	1,449
<b>Total (Indian States)</b>	<b>33.9</b>	<b>12,422</b>	<b>2,864</b>	<b>1,288</b>	<b>12,526</b>	<b>6,696</b>	<b>11,626</b>	<b>7,458</b>	<b>54,880</b>
<b>Grand Total ..</b>	<b>279.1</b>	<b>88,738</b>	<b>44,952</b>	<b>23,699</b>	<b>228,376</b>	<b>15,101</b>	<b>218,442</b>	<b>60,053</b>	<b>679,361</b>



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## OPERATIONS OF PROVINCIAL

### PROVINCIAL BANKS

1	2	3	4	5	6	7	8	9	10	11
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.	Rs.
Madras .. ..	1	184	59	31	6	12	10	1,145,475	4,692,000	1,184,4
Bombay .. ..	1	977	677	15	646	15	1	2,250,000	1,383,240	2,650,0
Bengal .. ..	1	—	149	101	1	27	20	—	8,240,179	—
Bihar and Orissa ..	1	24	69	60	4	5	—	69,326	1,158,107	60,4
Punjab .. ..	1	—	9,761	111	9,526	102	22	—	1,233,934	—
Burma .. ..	1	233	2,458	8	2,410	32	8	1,535,365	8,714,315	1,401,7
Central Provs. and Berar ..	1	36	2,164	35	—	5	—	2,512	3,047,824	3,4
Assam .. ..	1	31	32	15	—	15	2	—	77,700	—
Total (British India) ..	8	1,485	15,369	376	12,593	213	63	5,002,678	40,996,462	5,299,7
Total (previous year) ..	8	1,322	12,720	354	9,422	185	596	3,866,156	30,882,082	3,807,7
Mysore .. ..	1	335	618	6	517	95	—	—	311,407	—
Previous year .. ..	1	356	563	6	465	92	—	—	176,073	—
Grand total .. ..	9	1,820	15,987	382	13,110	308	63	5,002,678	41,307,869	5,299,7
Grand total (previous year) ..	9	1,678	13,283	360	9,887	257	596	3,866,156	31,058,155	3,807,7

### CENTRAL BANKS

Madras .. ..	31	3,107	1,0978	—	9,616	894	468	1894, 370	25,750,674	1,718,
Bombay .. ..	20	7,034	3,593	5	3,284	231	73	605,438	39,689,035	497,
Bengal .. ..	103	4,091	13,235	512	7,731	289	210	—	20,273,411	—
Bihar and Orissa ..	58	2,550	8,031	—	7,536	286	216	9,251	6,809,793	—
United Provinces ..	70	5,890	6,008	11	5,769	215	13	1,563	4,014,206	10,
Punjab .. ..	116	3,024	24,728	162	23,488	994	84	450,633	31,297,187	342,
Burma .. ..	21	2,807	2,058	1	1,996	59	2	—	6,558,733	—
Central Provs. and Berar ..	36	71,207	3,950	—	3,881	22	47	89,451	7,249,424	74,
Assam .. ..	15	382	786	—	778	6	2	—	425,881	—
N.W. Frontier Province ..	1	18	28	—	28	—	—	—	49,653	—
Ajmer-Merwara .. ..	6	886	634	—	568	59	7	599,048	665,828	622,
Delhi .. ..	1	33	410	—	401	9	—	—	461,496	—
Coorg .. ..	1	57	180	—	169	9	2	1,905	118,300	1,
Total (British India) ..	479	101,086	74,619	184	70,245	3,073	1,124	3,651,659	143,361,621	3,266,
Total (previous year) ..	474	98,534	65,798	189	61,931	2,620	995	3,269,154	133,907,573	3,280,
Mysore .. ..	16	1,045	385	—	357	28	—	335,379	6,475	350,
Baroda .. ..	5	579	593	—	523	61	—	1,200	803,225	1,
Hyderabad .. ..	24	1,822	2,320	2	2,108	141	71	36,024	868,389	22,
Bhopal .. ..	25	1,326	1,034	—	945	—	89	—	560,106	3,
Gwalior .. ..	—	3,544	2,569	—	2,562	40	—	1,330,274	2,114,519	549,
Indore .. ..	5	1,326	310	—	289	21	—	—	355,091	—
Kashmir .. ..	12	697	2,096	5	1,690	101	—	570	1,390,253	—
Travancore .. ..	1	524	519	—	435	71	13	95,435	177,860	32,
Cochin .. ..	1	—	—	—	—	—	—	250,592	344,563	229
Total (Indian States) ..	89	10,863	9,826	7	8,909	463	173	2,049,474	6,620,481	1,187,
Total (previous year) ..	84	9,925	8,712	4	8,111	423	157	1,076,065	6,470,500	453,
Grand total .. ..	568	111,949	84,445	191	79,154	3,536	1,297	5,701,133	149,982,102	4,454,
Grand total (previous year) ..	558	108,459	74,510	193	70,042	3,043	1,152	4,345,219	140,378,073	3,734,

# INDIA

## AND CENTRAL BANKS 1926-1927

### PROVINCIAL BANKS

12	13	14	15	16	17	18	19
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
3,580,621	112,044	7,362,278	1,665,659	—	56,846,498	—	Madras
13,317,384	—	8,839,082	22,619,375	34,125,600	12,684,650	—	Bombay
5,279,269	—	7,345,743	6,796,290	1,699,073	33,883,228	—	Bengal
2,321,574	38,207	2,738,873	5,425,320	28,196	9,158,780	—	Bihar and Orissa
421,228	—	1,723,206	4,309,101	—	2,062,731	—	Punjab
8,536,331	—	9,478,454	3,624,860	226,073	32,781,388	—	Burma
2,642,207	1,639	3,050,955	4,595,971	87,865	4,973,334	—	Central Provs. and Assam
64,683	—	206,671	21,671	9,127	41,596	—	
36,183,297	151,890	40,745,262	49,058,247	36,175,934	152,532,205	—	Total (British India)
28,323,005	218,140	34,816,248	26,600,719	44,170,210	114,898,149	12,185	Total (previous year)
101,583	—	814,668	—	311,590	610,840	—	Mysore
79,550	—	635,757	—	—	463,949	—	Previous year
36,264,880	151,890	41,559,930	49,058,247	36,487,524	153,143,045	—	Grand total
28,402,555	218,140	35,452,005	26,600,719	44,170,210	115,362,098	12,185	Grand total (previous year)

### CENTRAL BANKS

18,014,294	742,483	41,361,174	8,771,735	7,321,576	62,655,363	—	Madras
36,870,683	819,068	14,731,244	8,093,187	7,698,223	32,013,732	84	Bombay
15,328,752	1,276	26,524,712	6,297,037	622,535	11,142,723	3,971	Bengal
5,113,483	9,251	17,108,644	4,938,248	152,344	6,169,533	25,443	Bihar and Orissa
3,973,553	11,553	6,182,700	190,476	591,977	2,184,582	1,013	United Provinces
19,970,639	315,580	43,480,292	12,673,624	4,084,001	50,227,143	194,347	Punjab
5,925,557	—	6,845,097	5,299,679	2,178,392	4,088,187	1,185	Burma
5,869,245	55,734	14,825,225	4,001,742	532,144	9,720,525	—	Central Provs. and Assam
212,824	—	979,804	71,200	34,843	312,606	—	Assam
20,867	—	54,961	—	1,600	58,800	—	N.W. Frontier Province
734,272	226,886	1,490,554	74,604	64,162	1,710,257	50,700	Ajmer-Merwara
266,098	—	938,490	75,000	14,500	938,131	703	Delhi
81,279	485	152,414	—	2,406	62,681	—	Coorg
112,371,546	2,182,316	174,675,311	50,486,532	23,298,703	181,284,263	277,446	Total (British India)
114,264,239	1,803,098	144,143,360	45,893,690	18,139,807	140,911,500	290,113	Total (previous year)
48,522	786,654	415,705	—	79,739	996,150	—	Mysore
445,081	—	1,088,839	10,000	92,683	906,178	1,434	Baroda
623,682	15,371	5,283,085	236,941	65,344	1,761,737	—	Hyderabad
323,377	7,927	753,215	581,028	10,297	14,549	438	Bhopal
1,573,563	1,409,100	3,287,091	120,097	107,324	1,856,524	—	Gwalior
224,958	—	1,283,684	—	35,339	1,237,551	—	Indore
846,684	570	2,170,073	346,414	99,770	635,701	3,345	Kashmir
126,999	102,009	535,502	—	16,661	440,124	—	Travancore
303,550	—	272,518	—	52,050	227,987	—	Cochin
4,516,416	2,321,631	15,089,712	1,294,480	559,207	8,070,501	5,217	Total (Indian States)
4,322,691	1,478,435	13,309,893	897,044	779,412	7,134,577	9,482	Total (previous year)
116,887,962	4,503,947	189,765,023	51,781,012	23,857,910	189,360,764	282,663	Grand total
118,586,930	3,281,533	157,453,253	46,790,734	18,919,219	148,046,077	299,595	Grand total (previous year)

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## OPERATIONS OF PROVINCIAL AND

### PROVINCIAL BANKS

	20	21	22	23	24	25	26	27
		Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras .. .. .	—	62,428	595,770	166,295	3,217,638	—	—	8,312,71
Bombay .. .. .	—	18,3421	999,920	4,190,484	2,423,450	542,030	—	5,269,00
Bengal .. .. .	—	39,797	1,050,175	333,441	1,393,439	—	—	8,830,33
Bihar and Orissa .. .. .	—	18,217	384,800	—	384,295	—	—	3,641,18
Punjab .. .. .	—	7,524	630,276	—	1,163,533	229,200	—	1,871,30
Burma .. .. .	—	140,026	609,400	299,271	672,858	—	—	10,139,06
Central Provs. and Berar .. .. .	—	23,673	611,977	101,295	4,592,821	—	—	3,273,63
Assam .. .. .	—	1,553	49,950	15,460	25,189	20,000	—	125,12
Total (British India) .. .. .	—	476,639	4,932,268	5,106,246	14,373,223	791,230	—	41,462,35
Total (previous year) .. .. .	—	383,939	4,322,898	4,174,331	15,106,738	521,730	—	34,891,26
Mysore .. .. .	—	8,347	158,587	150,370	—	—	—	860,08
Previous year .. .. .	—	8,723	151,373	—	—	—	—	623,23
Grand total .. .. .	—	484,986	5,090,855	5,256,616	14,373,223	791,230	—	42,322,45
Grand total (prev. year) .. .. .	—	392,662	4,474,271	4,174,331	15,106,738	521,730	—	35,514,48

### CENTRAL BANKS

Madras .. .. .	—	203,811	4,432,588	5,331,583	7,343,264	—	—	29,591,70
Bombay .. .. .	—	163,732	2,454,398	1,634,846	1,581,878	—	—	16,592,07
Bengal .. .. .	—	398,415	3,563,460	456,425	7,744,509	—	—	17,006,18
Bihar and Orissa .. .. .	—	435,318	1,792,901	225,653	2,935,745	14,975	—	13,754,98
United Provinces .. .. .	—	263,406	2,324,071	394,661	293,697	16,412	—	4,618,18
Punjab .. .. .	149,491	234,051	2,903,478	3,721,323	9,880,668	365,234	—	36,006,02
Burma .. .. .	—	91,253	1,444,770	366,852	1,110,305	—	—	3,794,44
Central Provs. and Berar .. .. .	—	173,954	1,991,610	2,783,891	3,253,021	2,245	—	10,573,23
Assam .. .. .	—	12,158	107,163	66,413	153,588	—	—	706,75
N.W. Frontier Province .. .. .	—	259	8,200	1,600	—	—	—	58,80
Ajmer-Merwara .. .. .	—	14,562	229,652	58,298	25,360	44,833	—	1,624,28
Delhi .. .. .	—	7,055	37,200	10,000	103,000	—	—	1,014,61
Coorg .. .. .	—	628	15,510	3,469	—	700	—	158,54
Total (British India) .. .. .	149,491	1,998,602	21,303,001	15,055,014	33,925,035	444,399	—	135,499,78
Total (previous year) .. .. .	264,415	1,699,633	18,685,248	12,829,116	27,315,947	519,380	—	110,386,61
Mysore .. .. .	—	14,099	371,433	108,700	29,806	—	—	1,155,54
Baroda .. .. .	—	11,314	154,573	88,401	—	232,786	—	952,71
Hyderabad .. .. .	—	32,364	1,080,922	92,959	1,021,756	551,536	—	3,383,58
Bhopal .. .. .	—	10,762	73,335	77,508	9,941	431,529	—	4,21
Gwalior .. .. .	—	129,096	579,950	454,952	—	4,049,318	—	234,50
Indore .. .. .	—	17,824	150,145	275	—	261,312	—	1,132,01
Kashmir .. .. .	—	16,346	307,496	55,606	307,191	555,000	—	1,158,16
Travancore .. .. .	—	2,442	43,730	52,660	—	165,053	—	461,25
Cochin .. .. .	—	220	30,425	56,467	—	25,000	—	344,37
Total (Indian States) .. .. .	—	234,467	2,772,009	987,528	1,368,694	6,271,534	—	8,826,37
Total (previous year) .. .. .	—	189,039	2,529,774	836,114	1,100,659	4,803,584	—	7,231,52
Grand total .. .. .	149,491	2,233,069	24,075,010	16,042,542	35,293,729	6,715,933	—	144,326,16
Grand total (prev. year) .. .. .	264,415	1,888,672	21,215,022	13,665,230	28,416,606	5,322,964	—	117,618,21

# INDIA

## CENTRAL BANKS 1926-1927—Continued

PROVINCIAL BANKS									
28	29	30	31	32	33	34	35		
Rs.	Rs.	Rs.	Per Cent.	Per Cent.	Per Cent.	Rs.			
760,942	13,053,360	+206,895	9	—	—	—	Madras		
428,199	13,853,089	+129,245	8	2 to 6½	6½ to 8	—	Bombay		
217,407	11,824,793	+122,530	7	3½ to 7	7 to 7½	1,050,175	Bengal		
238,043	5,148,324	+54,130	2 to 6	5 to 6	7	927,200	Bihar and Orissa		
30,726	3,925,037	+13,550	—	6	7	366,000	Punjab		
868,627	12,589,213	—	5	7	10	1,100	Burma		
381,455	8,961,187	+60,816	6	2 to 7½	7 to 8	3,703	Central Provs. and Ber		
5,370	241,092	+5,881	6½ and 8	4 to 7	8 to 11	49,950	Assam		
2,930,769	69,596,095	+593,047	—	—	—	2,398,128	Total (British India)		
2,582,968	61,599,932	+560,306	—	—	—	1,938,202	Total (previous year)		
56,877	1,225,927	+21,149	6½	6½	8½	199,114	Mysore		
46,932	821,532	+20,782	6½ to 7½	7	9½	81,926	Previous year		
2,987,646	70,822,022	+614,196	—	—	—	2,597,242	Grand total		
2,629,900	62,421,464	+581,088	—	—	—	2,020,128	Grand total (prev. yea		
CENTRAL BANKS									
1,383,681	48,082,823	+886,602	9	2 to 7½	7 to 8½	959,838	Madras		
351,946	22,615,145	+322,020	6 and 7	2 to 7½	8	42,927	Bombay		
1,551,899	30,322,481	+610,025	3 to 12½	2 to 9	3 to 16½	2,853,459	Bengal		
827,495	19,551,702	+344,041	6½ and 9½	8	12½	1,270,018	Bihar and Orissa		
1,217,395	8,864,420	+317,111	7	7	12	2,502,648	United Provinces		
1,730,008	54,106,736	+538,801	8	7	9	2,444,248	Punjab		
433,646	7,150,020	+146,803	7	9	10	—	Burma		
2,113,104	20,717,109	+378,957	6 and 8	4 to 7½	9 to 12	4,689	Central Provs. and Ber		
31,196	1,065,116	+27,738	7½ and 12½	6½ to 8½	11	107,098	Assam		
—	66,600	+410	—	6	8	—	N.W. Frontier Provinc		
235,293	2,217,719	+33,695	8	6 to 7	9	—	Ajmer-Merwara		
16,419	1,181,229	+9,860	9	6	9	—	Delhi		
997	179,221	+2,103	6½	6½	8½	—	Coorg		
9,893,079	216,120,321	+3,618,166	—	—	—	10,184,925	Total (British India)		
8,372,353	178,108,663	+3,266,001	—	—	—	8,947,234	Total (previous year)		
227,121	1,892,604	+57,524	6 to 9	7½	9 to 12	91,135	Mysore		
61,994	1,490,473	+26,593	5 to 9	4½ to 6	7 to 7½	95,437	Baroda		
239,234	6,349,997	+157,705	10	6 to 8	9	4,038,938	Hyderabad		
154,464	750,990	+87,785	10	—	6 and 9	157,342	Bhopal		
322,314	5,641,036	+114,340	7	6	12	—	Gwalior		
162,937	1,706,687	+35,279	9 and 10	6	9	—	Indore		
112,045	2,495,499	+53,700	8	4½ to 7½	9	577,634	Kashmir		
19,436	742,134	+12,169	9	5 to 6½	8 to 8½	166,870	Travancore		
29,617	485,880	+11,308	—	—	—	—	Cochin		
1,329,162	21,555,300	+556,403	—	—	—	5,127,356	Total (Indian States)		
1,122,771	17,624,494	+485,894	—	—	—	4,649,336	Total (previous year)		
11,222,241	237,675,621	+4,174,569	—	—	—	15,312,281	Grand total		
9,495,124	195,733,157	+3,751,895	—	—	—	13,596,570	Grand total (prev. yea		

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## OPERATIONS OF AGRICULTURAL

1	2	3	4	5	6	7	8	9	10
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras .. ..	(a) 46 (b) 10,954	(a) 116	—	(a) 16 (b) 248	(a) 52 (b) 248	11,432	612,179	23,657,816	28,573
Bombay .. ..	(a) 5 (b) 4,017	(a) 66 (b) 10	(a) 2 (b) 17	(a) 80 (b) 8	(a) 67 (b) 14	4,286	300,077	23,139,118	476,291
Bengal .. ..	(a) 13,366 (b) 13,366	(a) 78 (b) 78	(a) 377 (b) 377	(a) 94 (b) 6	(a) 28 (b) 4	13,954	379,235	14,037,192	1,862,74
Bihar and Orissa ..	(a) 93 (b) 7,494	(a) 8 (b) 1	(b) 4	(a) 13 (b) 1	—	7,614	205,825	6,581,553	£1,219
United Provinces ..	(b) 5,874	—	—	(a) 2 (b) 1	(a) 3	5,880	146,054	4,272,885	501,756
Punjab .. ..	(a) 12 (b) 13,434	(a) 10 (b) 10	(a) 233 (b) 233	(a) 439 (b) 439	(a) 20 (b) 20	14,148	402,585	24,398,854	2,127,745
Burma .. ..	(b) 3,901	(a) 19	(a) 6	(a) 48	—	3,974	93,161	7,390,717	2,330,486
Central Provs. and Berar ..	(b) 3,966 (b) 3,966	(a) 11 (b) 1	(a) 4	(a) 3	—	3,985	59,459	5,880,512	368,643
Assam .. ..	(b) 998	—	—	—	—	998	42,478	655,216	23,529
North - West Frontier Province	(b) 27	—	—	—	—	27	681	54,329	—
Coorg .. ..	(a) 64 (b) 136	—	—	—	—	200	9,812	236,331	818
Ajmer-Merwara ..	(b) 11 (b) 456	—	(a) 9	(a) 1	(a) 8	485	10,185	172,312	11,666
Delhi .. ..	(b) 204	—	—	—	—	204	4,250	205,128	14
Total (British India) ..	(a) 231 (b) 64,827	(a) 308 (b) 12	(a) 631 (b) 21	(a) 696 (b) 16	(a) 178 (b) 266	67,187	2,265,981	110,681,963	7,733,487
Total (previous year) ..	(a) 194 (b) 58,824	(a) 272 (b) 18	(a) 543 (b) 18	(a) 309 (b) 9	(a) 375 (b) 225	60,787	2,023,318	101,214,471	6,729,444
Mysore .. ..	(a) 46 (b) 1,238	(a) 29 (b) 23	(a) 1 (b) 19	(a) 3 (b) 8	(a) 49 (b) 20	1,416	53,707	1,280,329	—
Baroda .. ..	(a) 13 (b) 625	(a) 7 (b) 1	(a) 1 (b) 1	(a) 7 (b) 1	(a) 8 (b) 1	675	18,783	1,487,429	7,310
Hyderabad .. ..	(b) 1,673	—	—	—	—	1,673	35,538	518,239	108,734
Bhopal .. ..	(b) 1,060	—	—	—	—	1,060	17,628	574,641	—
Gwalior .. ..	—	—	—	—	—	2,895	49,905	1,995,503	—
Indore .. ..	(b) 290	—	—	—	—	290	5,730	385,449	—
Kashmir .. ..	(b) 1,986	—	—	—	—	1,986	36,476	1,084,265	21,750
Travancore .. ..	(a) 110 (b) 1,140	—	—	—	—	1,250	122,649	1,644,341	1,097
Cochin .. ..	(b) 106	—	—	—	—	106	9,395	418,400	—
Total (Indian States) ..	(a) 169 (b) 8,118	(a) 36 (b) 23	(a) 2 (b) 1	(a) 10 (b) 20	(a) 49 (b) 28	11,351	349,811	9,388,596	138,891
Total (previous year) ..	(a) 177 (b) 7,123	(a) 42 (b) 17	(a) 3 (b) 1	(a) 8 (b) 2	(a) 49 (b) 32	9,946	298,641	8,627,597	132,622
Grand total .. ..	(a) 400 (b) 72,945	(a) 344 (b) 35	(a) 633 (b) 22	(a) 706 (b) 36	(a) 227 (b) 294	78,538	2,615,792	120,070,559	7,872,378
Grand total (previous year)	(a) 371 (b) 65,947	(a) 314 (b) 35	(a) 546 (b) 19	(a) 317 (b) 11	(a) 424 (b) 257	70,733	2,321,959	109,842,068	6,862,066

# INDIA

## SOCIETIES DURING 1926-1927

11	12	13	14	15	16	17	18	19
Ra.	Ra.	Ra.	Ra.	Ra.	Ra.	Ra.	Ra.	
5,070,789	23,710	43,676,244	12,269,289	62,573	1,611,272	20,138,162	412,919	Madras
1,747,656	519,702	21,670,325	51,295,110	177,524	4,233,175	15,089,515	289,916	Bombay
3,190,339	1,620,267	26,537,456	6,752,754	459,169	1,474,762	62,933,332	95,419	Bengal
4,276,465	84,951	16,145,890	3,029,133	18,811	280,198	6,103,809	2,317	Bihar and Orissa
3,978,843	445,003	7,255,140	2,850,113	212,612	114,804	3,529,986	1,603	United Provinces
4,847,819	1,909,501	47,688,876	2,768,728	2,291,651	4,204,823	17,110,774	783,775	Punjab
6,407,811	2,354,976	20,132,236	663,583	398,996	935,786	4,215,356	605,423	Burma
4,160,043	73,146	13,438,814	3,487,937	2,317,095	385,659	5,429,835	223	Central Provs. and Berar
402,943	698	1,490,907	512,878	116,767	133,418	379,354	1,150	Assam
16,073	—	46,914	—	—	143	48,279	—	North-West Frontier Province
163,183	4,201	439,718	118,218	3,859	7,936	103,300	1,675	Coorg
197,099	9,890	1,631,102	25,445	10,181	35,030	124,923	19,969	Ajmer-Merwara
105,828	16	561,586	85,515	19	8,434	188,247	—	Delhi
9,564,891	7,246,061	200,715,208	83,858,703	6,069,257	13,425,440	135,394,872	2,214,389	Total (British India)
4,444,232	6,178,339	180,761,103	33,752,852	6,011,863	13,018,311	71,049,422	1,297,040	Total (previous year)
1,061,216	—	2,882,235	1,005,455	—	200,627	249,597	680	Mysore
1,025,102	97,943	2,330,905	456,769	10,253	426,094	973,209	—	Baroda
211,714	52,477	5,478,588	—	215,905	2,293	475,428	28,386	Hyderabad
317,026	—	867,915	363,650	—	148	574,691	—	Bhopal
1,309,506	—	3,696,640	1,179,766	—	24,189	1,997,993	—	Gwalior
184,120	—	1,903,913	—	—	2,869	283,225	—	Indore
565,197	20,178	2,953,257	315,308	17,692	3,693	1,014,754	—	Kashmir
1,131,682	103	1,736,053	339,009	218	177,710	105,125	—	Travancore
370,595	—	312,653	84,582	—	74,189	78,641	6,209	Cochin
6,176,158	170,701	22,162,159	3,744,539	244,068	911,812	5,752,663	35,275	Total (Indian States)
5,769,608	304,507	18,636,733	2,807,635	187,054	725,658	5,460,843	5,123	Total (previous year)
85,741,049	7,416,762	222,877,367	87,603,242	6,313,325	14,337,252	141,147,535	2,249,664	Grand total
80,213,840	6,482,846	199,397,836	36,360,487	6,198,917	13,743,969	76,510,265	1,302,163	Grand total (previous year)

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## OPERATIONS OF AGRICULTURAL

	20	21	22	23	24	25	26	27	28
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras .. ..	155,195	—	340,725	6,199,203	754,470	1,336,753	60,947	37,992,552	
Bombay .. ..	334,990	787,585	568,039	1,832,121	7,030,686	4,301,206	312,302	19,001,472	
Bengal .. ..	3,638,188	4,224,193	464,588	3,132,462	1,375,987	1,371,808	85,173	23,154,623	
Bihar and Orissa ..	9,540	3,853	137,985	881,081	412,210	209,198	21,456	16,464,160	
United Provinces ..	5,103	2,965	122,834	2,173,129	98,756	129,563	4,320	4,981,574	
Punjab .. ..	903,127	3,826,033	336,078	7,092,202	2,716,685	2,279,431	120,100	30,733,591	
Burma .. ..	114,700	38,082	550,703	4,024,577	878,090	213,920	593,660	11,195,847	
Central Provinces and Berar	62,453	—	15,233	75,323	209,552	269,002	2,691	12,825,964	
Assam .. ..	—	—	18,502	78,754	174,292	151,929	46,900	1,005,903	
North - West Frontier Province	—	—	—	3,678	—	71	—	46,239	
Coorg .. ..	—	—	12,605	139,895	14,711	23,927	3,699	138,932	
Ajmer-Merwara .. ..	—	—	13,785	256,753	10,252	37,125	24,541	1,007,209	
Delhi .. ..	—	—	1,653	58,401	172	13,333	—	470,482	
<b>Total (British India)</b>	<b>5,223,296</b>	<b>8,882,711</b>	<b>2,582,730</b>	<b>25,947,579</b>	<b>13,675,843</b>	<b>10,337,266</b>	<b>1,275,789</b>	<b>159,018,548</b>	
<b>Total (previous year)</b>	<b>4,656,516</b>	<b>6,712,174</b>	<b>2,435,557</b>	<b>22,438,606</b>	<b>12,847,796</b>	<b>8,951,391</b>	<b>1,514,590</b>	<b>131,713,962</b>	
<b>Mysore .. ..</b>	<b>24,675</b>	<b>6,137</b>	<b>23,820</b>	<b>1,058,362</b>	<b>182,194</b>	<b>113,126</b>	<b>420</b>	<b>1,033,451</b>	
Baroda .. ..	189,607	24,384	32,842	50,698	350,248	403,639	—	1,268,823	
Hyderabad .. ..	8	—	19,350	1,573,581	13,163	287,214	7,026	3,608,837	
Bhopal .. ..	434	—	—	40,506	428	—	—	743,252	
Gwalior .. ..	—	—	26,253	481,798	88,175	414	—	—	
Indore .. ..	—	—	11,930	—	56,082	—	—	1,198,607	
Kashmir .. ..	—	—	24,490	1,135,065	14,292	6,480	272	1,709,464	
Travancore .. ..	5,310	—	43,736	1,188,211	115,853	16,663	—	407,213	
Cochin .. ..	504	500	10,904	36,656	125,485	42,312	8,686	191,962	
<b>Total (Indian States)</b>	<b>220,538</b>	<b>31,021</b>	<b>193,325</b>	<b>5,564,877</b>	<b>945,920</b>	<b>869,848</b>	<b>16,404</b>	<b>10,161,609</b>	
<b>Total (previous year)</b>	<b>40,018</b>	<b>24,551</b>	<b>159,317</b>	<b>4,740,716</b>	<b>802,167</b>	<b>570,873</b>	<b>8,202</b>	<b>8,937,823</b>	
<b>Grand total ..</b>	<b>5,443,834</b>	<b>8,913,732</b>	<b>2,776,055</b>	<b>31,512,456</b>	<b>14,621,763</b>	<b>11,207,114</b>	<b>1,292,193</b>	<b>169,180,157</b>	
<b>Grand total (previous year)</b>	<b>4,696,534</b>	<b>6,736,725</b>	<b>2,594,874</b>	<b>27,179,322</b>	<b>13,649,963</b>	<b>9,522,264</b>	<b>1,522,792</b>	<b>140,651,785</b>	

# INDIA

## SOCIETIES DURING 1926-1927—Continued

29	30	31	32	33	34	35	36
Rs.	Rs.	Rs.	Rs.	Per Cent.	Per Cent.	Per Cent.	
968,933	2,787,309	50,100,167	+ 3,439,088	6½	7½ to 8½	9½ to 10½	Madras
125,552	3,747,008	36,350,347	+ 431,467	6	6½	9½	Bombay
41,273	4,672,236	33,833,642	+ 1,131,326	6½ and 12½	9½ and 10½	15½	Bengal
10,742	1,989,390	19,988,238	+ 377,152	9½	12½	15½	Bihar and Orissa
—	1,903,242	9,290,584	+ 363,281	10	12	15	United Provinces
374,733	10,249,585	53,566,327	+ 2,039,658	10	9	12½	Punjab
862,782	5,589,667	23,358,543	+ 109,774	—	10	15	Burma
14,698	2,539,817	15,937,047	+ 379,606	12	10	12 and 15	Central Provinces and Berar
—	373,367	1,831,145	+ 80,135	—	—	—	Assam
—	111	50,099	+ 1,261	—	8	12½	North - West Frontier Province
5,159	128,628	454,951	+ 30,724	10	6½ and 8½	12½	Coorg
—	386,920	1,722,800	+ 50,415	6 to 10	9	12	Ajmer-Merwara
—	40,376	582,764	+ 24,256	—	9	12½	Delhi
403,873	34,407,656	247,066,554	+ 8,458,143	—	—	—	Total (British India)
1,066,008	29,605,163	210,137,516	+ 7,399,118	—	—	—	Total (previous year)
29,891	591,165	3,008,609	+ 134,714	7½	8½	9 to 12	Mysore
6,301	519,459	2,599,168	+ 44,328	—	6	9½	Baroda
18,271	1,581,086	7,089,178	+ 221,769	—	7 to 9	12½	Hyderabad
55,939	233,539	1,073,664	+ 32,239	—	9	12	Bhopal
—	553,689	1,124,076	+ 167,087	—	12	15	Gwalior
889	576,701	1,832,279	+ 109,368	—	6 to 10	12 to 15	Indore
—	611,789	3,477,362	+ 180,908	10	9	12½	Kashmir
—	111,069	1,839,009	+ 107,678	7½	8½	10½	Travancore
—	85,131	490,232	+ 16,906	—	—	—	Cochin
111,291	4,863,628	22,533,577	+ 1,014,997	—	—	—	Total (Indian States)
132,270	4,016,929	19,208,980	+ 900,590	—	—	—	Total (previous year)
2,515,164	39,271,284	269,600,131	+ 9,473,140	—	—	—	Grand total
3,198,278	33,622,092	229,346,496	+ 8,299,708	—	—	—	Grand total (previous year)



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## OPERATIONS OF NON-AGRICULTURAL

1	2	3	4	5	6	7	8	9	10
	No.	No.	No.	No.	No.	No.	No.	Rs.	Rs.
Madras .. ..	(a) 890 (b) 225	(a) 170 (b) 15	(a) 1	(a) 18 (b) 4	(a) 1701,501 (b) 10	(a) 215,011 (b) 684	(a) 16,662,294 (b) 170,372	(a) 180,792 (b) 21,420,195	(a) 2,568,296 (b) 643,059
Bombay .. ..	(a) 457 (b) 30	(a) 42 (b) 51	—	(a) 42 (b) 51	(a) 62 (b) 7	(a) 170,372 (b) 139,856	(a) 21,420,195 (b) 13,044,389	(a) 2,568,296 (b) 643,059	(a) 2,568,296 (b) 643,059
Bengal .. ..	(a) 319 (b) 14	(a) 55 (b) 21	—	(a) 31 (b) 25	(a) 482 (b) 7	(a) 1,333 (b) 368	(a) 139,856 (b) 22,661	(a) 13,044,389 (b) 1,698,164	(a) 643,059 (b) 2,257
Bihar and Orissa ..	(a) 78 (b) 61	(a) 21 (b) 11	(b) 4	(a) 16 (b) 117	(b) 60	(a) 368 (b) 287	(a) 22,661 (b) 17,929	(a) 1,698,164 (b) 1,392,925	(a) 2,257 (b) 28,898
United Provinces ..	(a) 58 (b) 198	(a) 14 (b) 23	—	(a) 3 (b) 1	(a) 14 (b) 1	(a) 287 (b) 2,273	(a) 17,929 (b) 73,296	(a) 1,392,925 (b) 4,819,105	(a) 28,898 (b) 1,509,477
Punjab .. ..	(a) 54 (b) 736	(a) 23 (b) 7	(a) 4	(a) 1 (b) 15	(a) 1,265 (c) 2	(a) 2,273 (b) 222	(a) 73,296 (b) 27,453	(a) 4,819,105 (b) 4,483,865	(a) 1,509,477 (b) 603,923
Burma .. ..	(a) 176 (b) 19	(a) 7 (b) 10	(a) 3	(a) 15 (b) 2	(c) 2	(a) 222 (b) 57	(a) 27,453 (b) 9,942	(a) 4,483,865 (b) 721,118	(a) 603,923 (b) 127,650
Central Provinces and Berar .. ..	(a) 15 (b) 26	(a) 10 (b) 18	—	(a) 1 (b) 2	(a) 3 (b) 5	(a) 57 (b) 6	(a) 9,942 (b) 167	(a) 721,118 (b) 19,220	(a) 127,650 (b) 800
Assam .. ..	(a) 33 (b) 1	(a) 18 (b) 1	—	—	—	(a) 51 (b) 6	(a) 9,499 (b) 167	(a) 506,302 (b) 19,220	(a) 16,961 (b) 800
North - West Frontier Province .. ..	(a) 11 (b) 46	(a) 1 (b) 1	(b) 1	—	—	(a) 13 (b) 94	(a) 1,591 (b) 8,336	(a) 87,662 (b) 313,424	(a) 133 (b) 70,392
Coorg .. ..	(a) 20 (b) 12	(a) 5 (b) 5	—	—	(a) 1 (b) 1	(a) 10 (b) 174	(a) 1,891 (b) 9,785	(a) 279,507 (b) 4,690	(a) 7,345 (b) 4,690
Hyderabad Administered Area .. ..	(a) 1 (b) 4	—	—	(a) 3 (b) 3	(a) 3 (b) 11	(a) 174 (b) 174	(a) 9,785 (b) 9,785	(a) 4,690 (b) 4,690	(a) 4,690 (b) 4,690
Delhi .. ..	(a) 1 (b) 4	—	—	(a) 3 (b) 3	(a) 3 (b) 11	(a) 174 (b) 174	(a) 9,785 (b) 9,785	(a) 4,690 (b) 4,690	(a) 4,690 (b) 4,690
Total (British India) ..	(a) 2,143 (b) 1,333	(a) 367 (b) 38	(a) 8 (b) 5	(a) 128 (b) 77	(a) 2,020 (b) 77	(a) 6,910 (b) 2	(a) 698,178 (b) 639,829	(a) 65,457,955 (b) 59,365,984	(a) 5,764,672 (b) 4,504,928
Total (previous year) ..	(a) 2,019 (b) 1,155	(a) 338 (b) 34	(a) 9 (b) 4	(a) 123 (b) 662	(a) 1,548 (b) 71	(a) 5,963 (b) 639,829	(a) 639,829 (b) 59,365,984	(a) 59,365,984 (b) 4,504,928	(a) 4,504,928 (b) 4,504,928
Mysore .. ..	(a) 178 (b) 3	(a) 65 (b) 2	—	(a) 20 (b) 44	(a) 3 (b) 1	(a) 315 (b) 70	(a) 42,843 (b) 5,784	(a) 4,814,142 (b) 446,486	(a) — (b) 25,047
Baroda .. ..	(a) 13 (b) 52	(c) 4 (b) 97	—	—	(c) 1 (b) 7	(a) 70 (b) 355	(a) 5,784 (b) 14,918	(a) 446,486 (b) 1,179,507	(a) 25,047 (b) 41,600
Hyderabad .. ..	(a) 198 (b) 2	(a) 15 (b) 97	—	(b) 36 (b) 97	(b) 7 (b) 355	(a) 355 (b) 14,918	(a) 14,918 (b) 1,179,507	(a) 1,179,507 (b) 41,600	(a) 41,600 (b) 41,600
Gwalior .. ..	(a) 4 (b) 21	(a) 2 (b) 19	—	—	(a) 6 (b) 33	(a) 33 (b) 1,763	(a) 1,763 (b) 1,763	(a) 99,000 (b) 234,260	(a) — (b) —
Indore .. ..	(a) 77 (b) 135	(a) 19 (b) 5	—	—	(a) 4 (b) 33	(a) 1,569 (b) 27,750	(a) 105,802 (b) 667,581	(a) 710 (b) 45,342	(a) 710 (b) 45,342
Kashmir .. ..	(a) 135 (b) 133	(a) 5 (b) 33	—	—	(a) 4 (b) 33	(a) 27,750 (b) 6,276	(a) 667,581 (b) 446,525	(a) 45,342 (b) 1,000	(a) 1,000 (b) 1,000
Travancore .. ..	(a) 133 (b) 33	(a) 5 (b) 33	—	—	(a) 4 (b) 33	(a) 27,750 (b) 6,276	(a) 667,581 (b) 446,525	(a) 45,342 (b) 1,000	(a) 1,000 (b) 1,000
Cochin .. ..	(a) 133 (b) 33	(a) 5 (b) 33	—	—	(a) 4 (b) 33	(a) 27,750 (b) 6,276	(a) 667,581 (b) 446,525	(a) 45,342 (b) 1,000	(a) 1,000 (b) 1,000
Total (Indian States) ..	(a) 528 (b) 321	(a) 106 (b) 99	—	(a) 20 (b) 80	(a) 131,223 (b) 7	(a) 101,687 (b) 1	(a) 7,993,303 (b) 133,609	(a) 113,699 (b) 133,609	(a) 113,699 (b) 133,609
Total (previous year) ..	(a) 495 (b) 276	(a) 98 (b) 98	—	(a) 13 (b) 72	(a) 81,106 (b) 6	(a) 90,297 (b) 1	(a) 6,958,501 (b) 133,609	(a) 133,609 (b) 133,609	(a) 133,609 (b) 133,609
Grand total .. ..	(a) 2,671 (b) 1,654	(a) 473 (b) 137	(a) 8 (b) 5	(a) 148 (b) 869	(a) 2,033 (b) 84	(a) 8,133 (b) 3	(a) 799,865 (b) 730,126	(a) 73,451,258 (b) 66,324,485	(a) 5,878,371 (b) 4,638,537
Grand total (previous year) ..	(a) 2,514 (b) 1,431	(a) 436 (b) 132	(a) 9 (b) 4	(a) 136 (b) 734	(a) 1,556 (b) 77	(a) 7,069 (b) 1	(a) 730,126 (b) 66,324,485	(a) 66,324,485 (b) 4,638,537	(a) 4,638,537 (b) 4,638,537

\* Term "Loans overdue" means loans due for payment which have not been

# INDIA

## SOCIETIES DURING 1926-1927

11	12	13	14*	15	16	17	18	19
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
4,059,680	101,482	18,948,735	3,118,912	191,634	13,679,806	4,854,785	434,683	Madras
19,511,914	1,704,746	18,598,973	1,657,929	1,279,267	18,089,254	6,458,418	1,427,567	Bombay
10,527,374	670,201	15,804,266	1,221,573	418,474	5,432,246	731,020	369,108	Bengal
1,375,267	74,661	2,193,820	380,009	3,023	901,575	619,358	4,007	Bihar and Orissa
1,173,425	21,482	1,421,991	146,230	13,744	664,824	207,185	2,042	United Provinces
3,668,662	587,730	4,709,385	148,017	1,688,405	1,660,966	1,739,648	54,347	Punjab
3,580,653	501,428	4,684,924	32,060	421,736	2,865,108	944,265	472,188	Burma
601,750	121,567	612,316	11,188	59,791	920,099	23,385	12,760	Central Provinces and Berar
373,986	27,155	913,991	171,352	130,347	344,717	16,400	9,943	Assam
8,774	—	13,159	—	1,400	8,235	—	—	N.W. Frontier Prov.
80,923	4,153	74,034	15,247	1,136	5,133	15,151	270	Coorg
253,273	56,718	335,902	9,627	55,625	178,869	178,681	1,052	Ajmer-Merwara
171,148	2,332	367,123	—	11,520	224,384	—	22,801	Hyderabad Ad. Area
5,872	4,728	11,448	—	722	548	5,890	—	Delhi
55,392,701	3,878,363	68,590,067	6,912,144	4,276,824	44,975,764	15,794,186	2,810,768	Total (British India)
35,560,452	4,097,628	64,098,687	6,155,565	2,448,631	31,312,436	13,797,570	2,196,777	Total (previous year)
4,472,952	14,186	4,085,154	864,079	—	2,894,246	44,094	18,274	Mysore
377,870	502,817	486,005	37,090	15,984	502,591	106,194	—	Baroda
944,313	111,780	1,505,033	—	99,227	199,283	220,626	24,292	Hyderabad
98,278	—	102,109	26,005	—	1,298	90,552	—	Gwalior
216,382	91,560	232,876	—	—	269,613	17,423	—	Indore
76,352	1,485	160,491	21,905	470	3,562	100,483	—	Kashmir
454,902	5,751	667,951	156,756	52,216	239,461	107,465	13,131	Travancore
413,857	125	332,418	62,190	875	182,840	16,480	1,119	Cochin
7,054,906	727,704	7,561,947	1,168,025	168,772	4,292,894	703,317	56,816	Total (Indian States)
6,360,954	616,801	6,671,704	910,840	177,837	3,682,239	680,573	38,846	Total (previous year)
62,447,607	4,606,067	76,152,014	8,080,169	4,445,596	49,268,658	16,497,503	2,867,584	Grand total
41,921,406	4,714,429	70,770,391	7,066,405	2,626,468	34,994,675	14,478,143	2,235,623	Grand total (previous year)

paid and for which extension has not been granted by a competent authority.

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## OPERATIONS OF NON-AGRICULTURAL

20	21	22	23	24	25	26	27	28
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras .. ..	2,378,153	21,340	428,791	6,320,199	4,845,543	5,776,373	109,505	2,882,859
Bombay .. ..	931,166	572,779	468,432	6,513,980	12,939,319	4,284,181	388,159	1,161,115
Bengal .. ..	770,611	502,606	223,182	4,430,956	5,481,010	5,559,754	215,781	969,107
Bihar and Orissa	641,912	497,066	67,614	695,953	668,514	244,714	20,848	1,021,036
United Provinces	47,915	4,420	32,320	532,056	352,435	313,084	1,641	246,966
Punjab .. ..	722,934	491,949	94,578	1,430,103	2,528,769	1,705,804	136,023	1,704,386
Burma .. ..	62,444	80,342	156,863	3,302,376	614,036	806,288	40,706	339,641
Central Provinces and Berar	465,946	—	27,054	328,349	176,143	280,735	19,260	43,798
Assam .. ..	373,254	—	27,157	271,128	391,068	489,333	27,534	19,820
North - West Frontier Province	865	670	—	8,919	6,090	1,033	—	—
Coorg .. ..	4,060	—	2,942	50,476	4,642	6,349	96	11,462
Ajmer-Merwara .. ..	739,288	—	14,066	108,880	156,103	47,805	4,818	125,657
Hyderabad Administered Area	71,646	—	7,791	135,252	248,551	—	9,689	—
Delhi .. ..	—	—	57	5,137	194	690	—	6,918
Total (British India) ..	7,210,194	2,171,172	1,550,847	24,133,764	28,412,417	19,516,093	974,060	8,532,764
Total (previous year) ..	7,179,282	2,797,458	1,438,497	21,737,790	23,686,118	17,941,027	681,216	7,231,641
Mysore .. ..	2,090,343	691,353	77,476	2,086,400	1,191,588	629,873	34,051	141,771
Baroda .. ..	60,898	—	10,339	138,700	252,963	209,924	—	60,354
Hyderabad .. ..	181,905	13,100	66,842	995,707	132,100	77,977	36,091	444,152
Gwalior .. ..	—	—	354	16,328	2,859	700	—	—
Indore .. ..	8,392	7,343	3,693	70,537	186,104	—	27,390	—
Kashmir .. ..	—	—	1,024	39,024	3,768	621	—	100,012
Travancore .. ..	173,649	95	22,911	434,106	76,258	58,991	70	172,899
Cochin .. ..	217	—	9,341	145,419	72,564	91,197	35,451	75,594
Total (Indian States) ..	2,515,404	711,891	191,980	3,926,221	1,918,204	1,069,283	133,053	994,782
Total (previous year) ..	1,495,645	685,053	146,886	3,458,374	1,523,972	1,003,060	174,054	785,049
Grand total .. ..	9,725,598	2,883,063	1,742,827	28,059,985	30,330,621	20,585,376	1,107,113	9,527,546
Grand total (previous year)	8,674,927	3,482,511	1,585,383	25,196,164	25,210,090	18,944,087	855,270	8,016,593

# INDIA

## SOCIETIES DURING 1926-1927—Continued

29	30	31	32	33	34	35	36
Rs.	Rs.	Rs.	Rs.	Per Cent.	Per Cent.	Per Cent.	
1,372,946	1,352,273	22,659,698	+1,337,476	6 to 9	5 to 7½	7½ to 9½	Madras
2,986,587	1,558,944	29,832,235	+654,554	6½	6½	9½ and 12½	Bombay
11,363	1,035,726	17,703,697	+704,008	9½	9½ and 10½	12½ and 15½	Bengal
15,316	229,698	2,896,079	+65,177	9½	12½	12½ and 15½	Bihar and Orissa
—	132,616	1,578,798	+75,749	10	9	12	United Provinces
288,783	321,631	8,115,498	+163,088	—	—	—	Punjab
89,890	498,252	5,691,189	+242,715	—	—	—	Burma
—	48,550	896,835	+58,368	6 to 9	9	12	Central Provinces and Berar
—	143,331	1,342,214	+40,833	—	—	—	Assam
—	31	16,073	578	10	6	9½	North - West Frontier Province
350	9,008	82,383	+4,751	10	6½ and 8½	12½	Coorg
—	24,058	467,321	+18,244	10	9	12	Ajmer-Merwara
—	8,990	402,482	+13,238	10	9	12½	Hyderabad Administered Area
—	725	13,664	+694	6½	9	12½	Delhi
4,765,235	5,363,833	91,698,166	+3,363,313	—	—	—	Total (British India)
4,488,707	4,454,822	80,221,224	+3,065,820	—	—	—	Total (previous year)
146,474	881,640	5,111,797	+245,790	6½ to 9	9	9 to 12	Mysore
—	43,539	705,480	+21,316	6	4 to 7½	6½ and 9½	Baroda
159,288	134,826	1,980,141	+96,748	10	9	12½	Hyderabad
—	13,408	33,295	+6,627	—	12	15	Gwalior
—	28,079	312,110	+15,801	6 to 9	6	6	Indore
—	23,271	166,696	+7,446	—	9	12½	Kashmir
—	39,733	782,057	+45,652	7½	8½	10½	Travancore
7,875	44,706	472,806	+23,632	—	—	—	Cochin
313,637	1,209,202	9,564,382	+463,012	—	—	—	Total (Indian States)
273,510	1,099,156	8,317,175	+532,036	—	—	—	Total (previous year)
5,078,872	6,573,035	101,262,548	+3,826,325	—	—	—	Grand total
4,762,217	5,553,978	88,538,399	+3,597,856	—	—	—	Grand total (previous year)

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## OPERATIONS OF UNIONS DURING 1926-1927

1	2	3	4	5	6	7	8
	No.	No.	No.	Rs.	Rs.	Per Cent.	No.
Madras .. .. .	385	10,709	664,653	63,413,675	287,519	0.5	394
Bombay .. .. .	92	1,353	94,116	15,299,931	53,344	0.4	77
Bengal .. .. .	4	284	8,963	407,916	3,065	0.9	4
Bihar and Orissa .. .. .	217	9,515	245,766	47,663,173	22,860	—	400
United Provinces .. .. .	2	41	1,015	79,056	—	—	2
Burma .. .. .	625	5,166	87,869	22,321,355	294,080	1.3	106
Central Provinces and Berar .. .. .	45	4,799	61,279	38,184,149	308,457	0.7	360
Ajmer-Merwara .. .. .	2	142	2,862	441,839	1,988	0.6	5
Coorg .. .. .	12	133	6,187	352,556	44	—	—
Total (British India) .. .. .	1,384	32,122	1,172,710	188,163,650	971,357	0.5	1,348
Total (previous year) .. .. .	1,376	29,694	1,082,979	159,770,171	886,142	0.6	1,307
Bhopal .. .. .	10	232	4,103	265,847	3,368	0.7	—
Travancore .. .. .	26	1,470	126,671	2,647,919	13,163	0.5	21
Total (Indian States) .. .. .	36	1,702	130,774	2,913,766	16,531	0.6	21
Total (previous year) .. .. .	29	1,116	88,447	1,668,764	11,726	0.7	15
Grand total .. .. .	1,420	33,824	1,303,484	191,077,416	987,888	0.5	1,369
Grand total (previous year) .. .. .	1,405	30,810	1,171,426	161,438,935	897,868	0.6	1,322

## OPERATIONS OF CATTLE INSURANCE SOCIETIES DURING 1926-1927

1	2	3	4	5	6	7	8	9	10	11	12	13
	No.	No.	Rs.	Rs.	Rs.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.
Madras .. .. .	4	41	105	6	—	5	—	—	8	42	—	—
Bombay .. .. .	8	532	4,830	241	—	102	2	46	62	1,543	—	—
Burma .. .. .	390	5,675	19,140	612	—	302	11	464	127	39,482	5,860	173
Total .. .. .	402	6,248	24,075	859	—	409	13	510	197	41,067	5,860	173
Total (previous year) .. .. .	407	5,940	36,850	1,474	—	815	23	1,618	231	38,572	14,895	614

## OPERATIONS OF CENTRAL RE-INSURANCE SOCIETIES DURING 1926-1927

1	2	3	4	5	6	7	8	9	10	11	12	13
	No.	No.	Rs.	Rs.	Rs.	No.	No.	Rs.	Rs.	Rs.	Rs.	Rs.
Burma .. .. .	1	390	½	5,860	555	793	35	407	1,096	2,227	13,313	—
Total (previous year) .. .. .	1	395	½	14,895	690	863	46	753	1,269	2,227	13,313	—

# COLONIES AND OTHER TERRITORIES

## BAHAMAS

A			B	C	D	E	F	G	H	I
Peoples' Associations	..	..	1924	Yes	—	900	Trading	Produce	£ —	£ —

## BARBADOS

A	B	C	D	E	F	G	H	I
							£	£
Barbados Co-op. Cotton Factory, Ltd.	1905	Yes	No	280	Marketing	Sea Island cotton	21,580	38,132
Kingsland Co-op. Factory, Ltd., Barbados	1916	No	3%	13	Production	Sugar and molasses	30,000	28,078
Sugar Industry Agricultural Bank, Barbados	1907	—	Yes	—	Loans	—	80,000	—
Vaocluse, Ltd., St. Thomas	.. 1919	No	3%	9	Production	Sugar	60,000	45,259

## CEYLON

### KEY TO HEADINGS FOR CEYLON

A=Name of province.	E=If interest on capital is limited.
B=Total number of societies (by province).	F=Purpose of societies or federations.
C=Total number of members (by province).	G=Share capital.
D=Whether on basis of "one man one vote."	H=Working capital.

A	B	C	D	E	F	G	H
						£	£
Western Province .. ..	49	8,278	Yes	Yes	Credit	9,113	16,612
Central Province .. ..	43	3,770	"	"	"	3,961	5,648
Southern Province .. ..	41	7,604	"	"	"	1,153	6,658
Northern Province .. ..	43	4,217	"	"	"	6,310	13,039
Eastern Province .. ..	63	3,769	"	"	"	5,060	27,261
North-Western Province .. ..	32	2,766	"	"	"	2,767	3,632
North Central Province .. ..	14	666	"	"	"	448	1,597
Province of Uva .. ..	6	2,141	"	"	"	246	436
Province of Saharagomuwa .. ..	12	1,931	"	"	"	1,193	1,633

# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## CYPRUS

A	B	C	D	E	F	G	H	I
							£	£
Arsos Co-op. Wine Making Society, Ltd., Arsos, Limassol District	1924	Yes	Yes	17	Production and marketing	Wine	—	—
Ay Therapon Co-op. Wine Making Soc., Ltd., Ay Therapon, Limassol District	1924	„	„	21	„	„	—	—
Kilani Co-op. Wine Making Society, Kilani, Limassol District	1924	„	„	15	„	„	—	—
Lophos Co-op. Wine Making Society, Ltd., Lophos, Limassol District	1924	„	„	13	„	„	—	—
Mandria Co-op. Wine Making Soc., Ltd., Mandria, Limassol District	1924	„	„	16	„	„	—	—
New Market Co-op. Soc., Ltd., Chiflikoudhia, Limassol	1924	„	„	10	„	Fruit and vegetables	—	—
Akacha Co-op. Credit Soc., Akacha, Nicosia District	1923	„	„	103	Credit	—	3,105	—
Akanthou Co-op. Credit Society, Akanthou, Famagusta District	1923	„	„	163	„	—	3,772	—
Anorthosis Co-op. Credit Society, Argaki, Nicosia District	1923	„	„	34	„	—	1,214	—
Athiaenou Co-op. Credit Society, Athiaenou, Nicosia District	1916	„	„	124	„	—	2,003	—
Ay Andreas Co-op. Credit Society, Rizokarpaso, Famagusta District	1918	„	„	125	„	—	1,435	—
Ay Epiphaios Co-op. Credit Soc., Milea, Famagusta District	1923	„	„	95	„	—	1,802	—
Ay Serghios Co-op. Credit Soc., Ay Serghios, Famagusta District	1923	„	„	65	„	—	1,170	—
Chiflikoudhia Co-op. Credit Society, Chiflikoudhia, Limassol	1923	„	„	18	„	—	437	—
Deftera (Pano) Co-op. Credit Soc., Deftera, Nicosia District	1923	„	„	28	„	—	459	—
Dematona Co-op. Credit Society, Kapouti, Nicosia District	1924	„	„	30	„	—	188	—
Eftychia Co-op. Credit Soc., Kato Zodia, Nicosia District	1923	„	„	50	„	—	428	—
Elpis Co-op. Credit Soc., Kathikas, Paphos District	1923	„	„	35	„	—	909	—
Gypsos Co-op. Credit Soc., Gypsos, Famagusta District	1924	„	„	98	„	—	2,731	—
Kalokhorio Co-op. Credit Society, Kalokhorio, Limassol District	1923	„	„	30	„	—	536	—
Katokopia Co-op. Credit Society, Katokopia, Nicosia District	1923	„	„	45	„	—	1,281	—
Kiti Co-op. Credit Society, Kiti, Larnaca District	1923	„	„	50	„	—	1,521	—
Komi Kebir Co-op. Credit Society, Komi Kebir, Famagusta District	1923	„	„	344	„	—	7,894	—
Lefkoniko Co-op. Credit Society, Lefkoniko, Famagusta District	1917	„	„	444	„	—	8,677	—
Livadhia Co-op. Credit Society, Ltd., Livadhia, Larnaca District	1923	„	„	21	„	—	369	—

## COLONIES AND OTHER TERRITORIES

A	B	C	D	E	F	G	H	I
Lyssi Co-op. Credit Soc., Lyssi, 1923	Yes	Yes	146	Credit	—	£	£	
Famagusta District						2,395	—	
Palaekhorio Co-op. Credit Society, 1923	„	„	32	„	—	643	—	
Palaekhorio, Nicosia District								
Paralimni Co-op. Credit Society, 1924	„	„	64	„	—	1,891	—	
Paralimni, Famagusta District								
Platanistassa Co-op. Credit Society, 1924	„	„	14	„	—	323	—	
Platanistassa, Nicosia District								
Proodos Co-op. Credit Soc., Kritou, 1923	„	„	14	„	—	379	—	
Terra, Paphos District								
Sotiria Co-op. Credit Soc., Karavas, 1917	„	„	148	„	—	1,630	—	
Kyrenia District								
Sotiria Co-op. Credit Soc., Vatali, 1915	„	„	217	„	—	3,751	—	
Famagusta District								
Xesclavoma Co-op. Credit Society, 1923	„	„	46	„	—	1,327	—	
Sotiria, Famagusta District								
Yialoussa Co-op. Credit Society, 1924	„	„	191	„	—	3,086	—	
Yialoussa, Famagusta District								

## KENYA

A	B	C	D	E	F	G	H	I
Kenya Farmers' Assoc., Ltd. .. 1922	No	No	200	Trading and	Produce	£	£	
Lumbwa Co-op. Society of B.E.A., 1908	„	10%	77	marketing	„	10,000	201,640	
Ltd.				Production		6,400	19,500	
Plateau Maize Growers' Ltd., Eldoret 1921	„	No	371	and	Requisites	4,000	130,000	
				marketing	and produce			

## PALESTINE

NO STATISTICAL RETURNS ARE AVAILABLE FOR THE FOLLOWING

A	B	A	B
Agric. Co-op. Soc., Ayelet-Hashahar, 1924		Hidachdut Kalkalith Shel-Ikarei Ha-	1923
Safad Sub-District		galil Hatachton Co-op. Society, Ltd.,	
Co-op. Bank Ben-Benjamin, Ltd., 1924		Yabneel, Lower Galilee	
Jaffa		Joseph Trumpeldor Co-op. Labour	1924
General Co-op. Assoc. of Jewish	1924	Union, Ein-Harod	
Labourers in Erez Israel, Hevrat-		Kupah Chaklaith Agric. Treasury,	1923
Ovdim, Ltd., Jerusalem		Rishon-le-Zion Co-op. Society, Ltd.,	
Haklaith-Co-op. Society, Ltd., Jabniel, 1923		Rishon-le-Zion	
Galilee		Ossem, The Palestine Farmers' Co-op.	1925
Hamasahbir Co-op. Society, Ltd., 1923		Federation, Ltd., Tel-Aviv	
Jaffa		Palestine Tobacco Growers' Co-op.	1925
Hashaked Co-op. Society, Ltd., Petah-	1923	Assoc., Ltd., Tel-Aviv	
Tikvah		Pardess Co-op. Society of Orange	1920
		Growers, Ltd., Jaffa	



# YEAR BOOK OF AGRICULTURAL CO-OPERATION

## RHODESIA

A	B	C	D	E	F	G	H	I
							£	£
Matabeleland Farmers' Co-op., Ltd., Buluwayo	1915	No	Yes	220	Trading and marketing	Requisites and produce	12,285	64,070
North-Western Rhodesia Farmers' Co-op. Society, Ltd.	1915	Yes	No	114	"	"	6,625	110,583
Rhodesian Egg Circle, Ltd., Salisbury	1924	"	"	440	"	Eggs	1,500	37,000
Rhodesian Co-op. Fruit Growers' Assoc., Ltd.	1922	"	Yes	31	Production and marketing	Citrus fruits	266	75,000
Rhodesian Farmers' Co-op. Industries, Ltd., Salisbury	1919	No	"	4	Manufacture and marketing	Requisites and bacon	45,000	75,000
Rhodesian Tobacco Warehouse and Export Co., Ltd., Salisbury	1923	"	"	218	Production and marketing	Tobacco	100,000	152,300

## WINDWARD ISLANDS

A	B	C	D	E	F	G	H	I
							£	£
Anse-la-Raye Agric. Credit Society	1917	—	—	41	Credit	—	—	119
Castries Agric. Credit Society	1917	—	—	23	"	—	—	154
Choiseul Agric. Credit Society	1916	—	—	42	"	—	—	280
Dennery Agric. Credit Society	1916	—	—	89	"	Sugar, cocoa, and limes	—	300
Gros-Islet Agric. Credit Society	1917	—	—	32	"	—	—	200
Good Shepherd Agric. Credit Society	1916	—	—	16	"	—	—	—
Laborie Agric. Credit Society	1917	—	—	72	"	—	—	408
Micoud Agric. Credit Society	1916	—	—	58	"	—	—	284
Soufrier Agric. Credit Society	1916	—	—	76	"	—	—	410
Vieux-Fort Agric. Credit Society	1917	—	—	46	"	—	—	192

